







# Kentucky..

OF TO-DAY

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Its principal Cities and Towns ❁❁❁❁

Protective and commercial ability ❁❁❁❁

Financial and trade resources ❁❁❁❁❁❁

Historical and Descriptive ❁❁❁❁❁❁❁❁

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1896



LOUISVILLE

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# Dedication...

To the MERCHANTS  
MANUFACTURERS  
AND BANKERS

of Kentucky who are representative of the commercial and industrial advancement of that great and illustrious State, are these pages historical and descriptive of the wonderful development and advanced commercial position of its people, respectfully inscribed by the

Kentucky Division of the  
**Travelers Protective Association**  
of America



# KENTUCKY OF TO-DAY

## AND HER GREAT CITIES AND TOWNS



Presenting sketches of the more prominent cities of Kentucky it is appropriate to introduce the work with a brief general review of that magnificent State. At the commencement of the present century its deep rich soils were unbroken by the husbandman, but like a giant in repose, they were gathering strength for the mighty efforts of production to feed and clothe the intelligent and enterprising millions that were to inhabit the great Southern States.

Its historical features are also of interest. The adventurous backwoodsmen of North Carolina were the pioneers who led the way for the actual establishment of homes and families in Kentucky.

There had been previous journeying through that region by Frenchmen, Englishmen, Americans, and probably Spaniards, but it was not until John Findlay, a North Carolinian, crossed the upper waters of the Tennessee, and, being led by abundance of game, advanced into the new country beyond the Cumberland Mountains, that the settlement of Kentucky began. Returning, he so fired the enthusiasm of Daniel Boone, that in May, 1769, with a company of five comrades (under the guidance of Findlay), Boone left his family at his home on the Yadkin River, crossed the mountains, and by June pitched his camp on the Red River, a branch of the Kentucky, within the present county of Morgan. With the exception of Boone, who was afterward joined by another brother, the members of the original party were either killed by the Indians or returned to North Carolina. Within two years, the intrepid Kentucky pioneer wandered over much of the present State, and then returned to his home in order to sell his farm and remove beyond the Cumberlands.

He was not prepared to take up his adventures again for two years. In 1774, Governor Dunmore, of Virginia, dispatched him to his western wilderness to conduct out of it a party of surveyors who had ascended the Kentucky, and

were in danger of being massacred by the Indians. Boone reached the party in June, 1774, while they were surveying Harrodsburg (now in Mercer County), the first settlement in Kentucky.

Soon afterward Judge Richard Henderson, of North Carolina, organized the Transylvania Company, and with the assistance of Boone negotiated a treaty with the Cherokees, by which the country between the Ohio, Kentucky and Cumberland rivers was ceded to them for \$50,000.

Boone at once proceeded to pave the way for planting settlements between and along the Tennessee and Kentucky rivers. In April, 1775, he laid out Boonsborough, Madison County, to which place he removed his family, his wife and daughters being the first white women to stand on the banks of the Kentucky.

In 1789, the Legislature of Virginia passed an act consenting that the district of Kentucky, which formed a part of that commonwealth, should be erected into an independent State. This act was formally accepted by Kentucky in July, 1790. The Congressional Act admitting it into the Union took effect June 1, 1792.

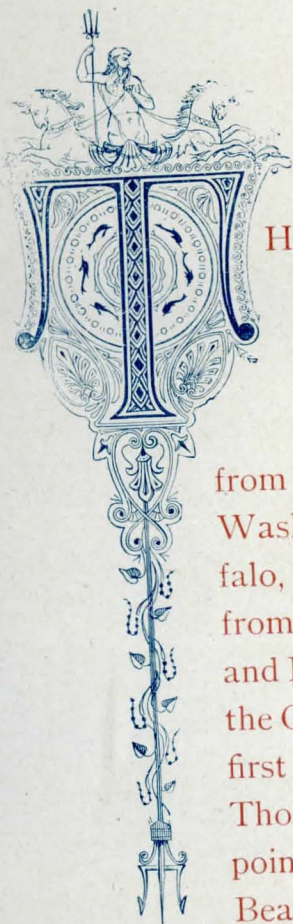
Kentucky has had four constitutions—those of 1792, 1800, 1850, and 1891—the fourth constitution was adopted, in convention, on April 11, 1891, and was ratified in the summer of that year.

From the Ohio river to the Cumberland, through the range of eastern counties, extending from Oldham to Mason, lies the famous blue-grass country, composed of lands which rest upon limestone, and give nutritious pasturage to noble horses and cattle. In the value of horses, Kentucky now stands fourteenth among the States, the figures being \$29,346,000. According to the latest statistics, the leading crop, corn, is valued at over \$31,000,000. Next comes tobacco, one of the great products of the State, the average annual value of the yield for the last nine years having exceeded \$15,000,000, the crops of 1890 amounted to over 166,000,000 pounds; the hemp crop to 12,000,000.



# LOUISVILLE

## THE FALLS CITY



THE largest and most important city in Kentucky, and the second in size on the Ohio river, is situated in latitude 38 deg., 25 min. north; longitude 85 deg., 40 min., 30 seconds west, and is distant 956 miles from New York, 1,034 from Boston, 794 from Washington, 482 from Pittsburg, 537 from Buffalo, 377 from Detroit, 323 from St. Louis, 305 from Chicago, and 110 each from Cincinnati and Indianapolis. The land about the Falls of the Ohio was surveyed as early as 1770, but the first settlement was made in 1773, when Capt. Thomas Bullitt led an exploring party to this point, establishing a camp at the mouth of Beargrass Creek, then at the foot of what is now Third St. No attempt was made to further settle the place until 1778, when the memorable expedition of Gen. George Rogers Clarke, acting under the authority of the Legislature of Virginia, was made. Gen. Clarke descended the river with 300 men for the purpose of reducing British possessions in this section of the country. It is related that in order to deceive the enemy he landed his troops on an island opposite the present City of Louisville, and had the ground cleared in order to enable six families, viz.: those of James Patton, R. Chenowith, John Tuel, Wm. Fait and J.

McManness, who accompanied the expedition, to plant corn thereon, which they did that year with the feigned view of settling the country, and thus allay any suspicion relative to the ultimate object of Gen. Clarke.

It is probable that Corn Island, then a vast area covered with dense forest, which the waters have since gradually carried away by their action, until in times of high water no trace is left of the spot made sacred as the habitation of Gen. Clarke and his brave comrades, received its name from the purpose for which the land was first cleared.

Nothing has done more to advance the growth and prosperity of our city than the locomotive. Our people were among the earliest to see the incalculable benefit to be derived, and to anticipate their future power in the world. Previous to the war her success was owing largely to her position on one of the largest waterways in the world, but since that time it is along the iron tracks that prosperity has come into the city.

In the number and importance of our railroads the town is especially favored, several of the largest systems in the country have termini here and we are in direct, quick and cheap communication with every part of the continent. The presence of competing lines enables our merchants to secure the advantage of very cheap freight rates.







## LOUISVILLE

The Louisville Southern was chartered in 1868. The main line was completed and opened May 16, 1888. It runs through the famous Bluegrass region, the richest land in the world. The road after passing through various hands was absorbed during the present year by the vast system known as the Southern Railway Company.

The Chesapeake, Ohio & Southwestern is Louisville's other outlet to the South, via Paducah and Memphis. It is of the greatest importance as a competing line to the Louisville & Nashville railroad, which company is now contesting with the Illinois Central in the courts for its possession.

The Louisville, Evansville & St. Louis, known as the "Air Line," offers the shortest route to St. Louis and the Southwest. It passes through a rich territory and greatly enlarges the city's facilities for trade.

The Louisville, New Albany & Chicago is a direct line through to Chicago and all points in Indiana and the Northwest.

The Louisville, St. Louis & Texas runs parallel with the river to Henderson, Owensboro, and on to St. Louis, making competition with the steamboats.

The Baltimore, Ohio & Southwestern is the quickest

route to Cincinnati, and is another outlet to the North. An important addition is made during the present year to the number of our railroads, by the arrival of the Cleveland, Cincinnati, Chicago & St. Louis, which comes into Louisville over the new Louisville and Jeffersonville bridge. This is one of the greatest railroad systems in the world and will be a great factor in the city's future development and progress.

### MANUFACTURING INTERESTS

Manufacturing establishments numbering 1,700, with a combined capital of \$36,086,985, employing 27,198 hands, paying wages amounting to \$12,372,871, and turning out annually products valued at \$54,515,226.

Louisville is the greatest whisky mart of the world. The name and reputation of Kentucky whiskies are of world-wide celebrity, and in no district of the habitable globe has the accom-

plishment of making fine whiskies reached a standard as high as that generally recognized as belonging to Kentucky.

The Fifth Internal Revenue District of Kentucky, which includes this (Jefferson) and adjacent counties, is one of the most important in the United States as regards quantity, quality, and uniformity in the grade of whiskies produced,



FOURTH AVENUE AND JEFFERSON STREET ... LOOKING WEST ON JEFFERSON





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A  
NIGHT'S  
RIDE  
BETWEEN

# Louisville AND Memphis

LIMITED TRAINS

**NEW AND MODERN EQUIPMENT**

THE ONLY LINE with schedules arranged to accommodate the needs of commercial and other travel, between Louisville and Memphis, desiring to leave either point at the close of one day and arrive at the other on the opening of the next.

THE BEST LINE BETWEEN

## Cincinnati and Memphis

Rates, Time-Tables, and further confirmation of above furnished at the following places:

LOUISVILLE, KY., No. 220 Fourth Avenue  
C. R. RYAN, Passenger and Ticket Agent

MEMPHIS, TENN., No. 303 Main Street  
W. J. McBRIDE, District Pass. and Ticket Agt.

JNO. ECHOLS, Gen'l Mgr.

S. G. HATCH, Gen'l Pass. Agt.

LOUISVILLE, KY.

# LOUISVILLE & NASHVILLE RAILROAD

THE STEEL RAIL AND STONE  
BALLASTED

## Trunk Line of the South



ITS OWN RAILS BETWEEN  
THE CITIES OF

CINCINNATI  
LEXINGTON  
LOUISVILLE  
NASHVILLE  
BIRMINGHAM  
PENSACOLA

ST. LOUIS  
EVANSVILLE  
MEMPHIS  
MONTGOMERY  
MOBILE  
NEW ORLEANS

SOLID TRAINS OF

Pullman Sleeping Cars, Elegant Day Coaches  
Commodious  
Baggage Cars

RUN THROUGH BETWEEN NORTHERN AND  
SOUTHERN TERMINALS.

Y. VAN DEN BERG, Traffic Manager.

C. P. ATMORE, Gen'l Pass. Agt.

LOUISVILLE, KY.



and in the amount of tax paid into the treasury of the general government on this class of manufacture.

The manufacture of whisky is a Kentucky industry. The fine whiskies which are made and sold in Louisville, and distributed from here, have their reputation and are sought for as Kentucky whiskies, and not as Louisville whiskies. Kentucky whisky belongs among the finer beverages, and should no more be classed with spirits than are cognacs and rums. Like all finer beverages, whiskies are known and ranked by their brands. All Kentucky whiskies have a distinctive position in the trade, but the care, skill and good management of manufacturers have secured a special reputation and favor for the product of particular distilleries, without reference to the particular locality within the State in which they are situated.

There is invested in distilling property in Kentucky more than \$6,000,000. Apart from the revenue which the State and nation derive from this vast property and its product many thousands of our citizens are furnished with profitable employment at remunerative wages through its agency. A large distillery furnishes a market for corn, rye, malt, staves, hoop-iron, cattle, hay, straw and labor. The grain from which the alcohol has been extracted furnishes food for many thousand cattle. The crop of a year of full production requires over 300,000 barrels, costing over \$600,000, and employing hundreds of coopers. The distilleries are large consumers of coal, and a conservative estimate puts the amount used by them annually at something over 2,000,000 bushels, which largely come from Kentucky mines. The transportation of these immense stocks of whisky, together with that of the raw material entering into its production and necessary for its manufacture and handling, furnishes a valuable tonnage

to our transportation lines. Whisky is one of the most important freight articles on some roads out of Louisville, and the contributions it pays for the support of the railroad system help to relieve the rates on wheat, corn, lumber, etc.

There are 309 registered grain distilleries in Kentucky, about 200 of which operate more or less each year, giving direct employment to about 2,000 men. When are added to them those employed in mining coal, getting out staves, making barrels and shipping whisky, the importance of this industry to our State will be readily appreciated. To make this industry more valuable it is permanent. The peculiar character of the water of this State is maintained by all distillers to have a great influence in establishing the qualities of the whisky produced here. The nature of the climate, varied but not extreme, is also a potent influence. The same processes and same material used away from Kentucky air and Kentucky water does not produce the same whisky.

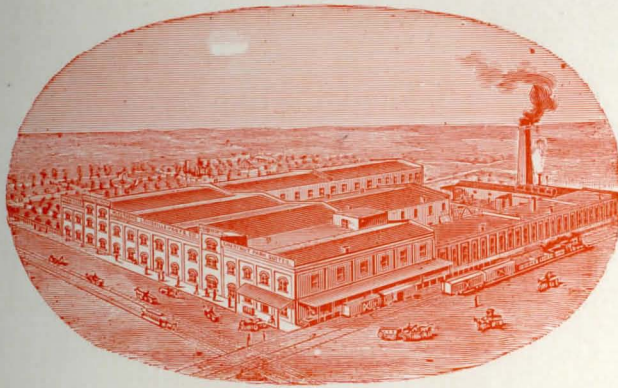
The care necessary in the manufacture of choice Kentucky whisky, involving as it does the providing of expensive plants, keeping all parts of the establishment clean and sweet and selecting the choicest and soundest grain, makes it an expensive product, and gives it a high intrinsic value. The high revenue tax is not so out of proportion in the case of fine whisky as it is in the case of high wines. The plants for the manufacture of high wines and other commercial grades of distilled spirits are not nearly so expensive as those of whisky makers. The product of high wine distilleries and distilling establishments is ready for the market as soon as it comes from the still, while whiskies intended for beverages are not usable for a year, not fairly merchantable under three years, and improve in excellence and value every year. All of these facts together make attempts on the part



# Louisville Manufacturing Co.

INCORPORATED 1875

WM. BENNETT  
President



MANUFACTURERS OF

## FURNITURE

FACTORY 29TH STREET  
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OFFICE AND SALESROOM  
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MAIN STREET

Factory on line of Belt Railroad  
Connecting with all Railroads  
entering the City

Louisville, Ky.

# W.T. Pyne Mill and Supply Co.

MANUFACTURERS OF

## Iron Towers

SMOKE STACKS AND  
SHEET-IRON WORK  
IRON AND STEEL TANKS  
Round and Square

## Wood Tanks and Vats

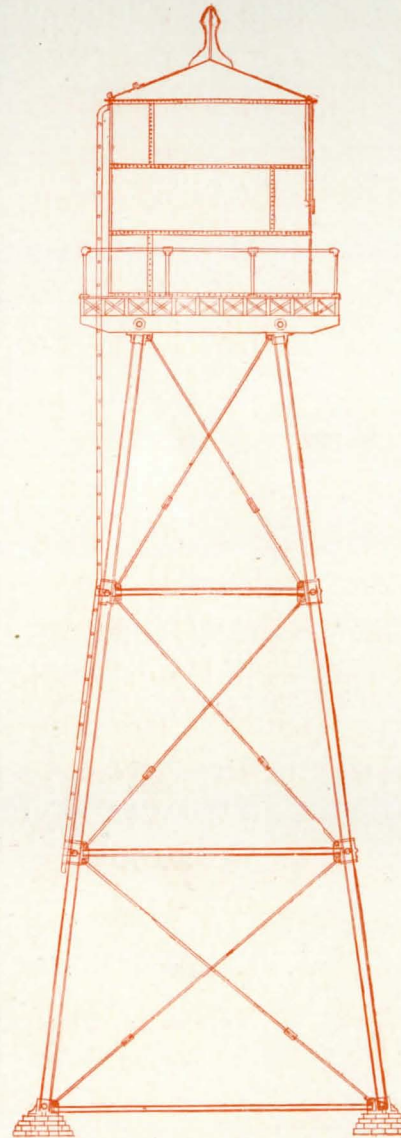
DEALERS IN ALL KINDS OF

Mill and Factory  
Supplies

Also builders of a large number of  
Celebrated  
Kentucky  
Distilleries

PRICES QUOTED AND CORRESPONDENCE  
SOLICITED

Cut represents our 41 foot tower  
and 6,000 gallon tank



1301 TO 1319 W. MAIN ST.

Louisville, Ky.



## LOUISVILLE

of whisky makers to defraud the government very unlikely. As a matter of historical fact the great frauds upon the revenue have been perpetrated by the highwine makers and the rectifiers.

### PRODUCTION OF KENTUCKY WHISKY.

The following table, compiled from the records of the Internal Revenue offices, give the production of Kentucky whisky, 1863 to 1894 inclusive:

	Total gallons
1863 to 1868.....	3,593,791
1868 to 1869.....	7,018,806
1869 to 1870.....	11,082,082
1870 to 1871.....	5,870,002
1871 to 1872.....	5,203,071
1872 to 1873.....	5,244,663
1873 to 1874.....	6,982,709
1874 to 1875.....	9,399,338
1875 to 1876.....	6,245,717
1876 to 1877.....	7,889,151
1877 to 1878.....	6,371,964
1878 to 1879.....	8,111,781
1879 to 1880.....	15,011,279
1880 to 1881.....	31,869,047
1881 to 1882.....	30,386,047
1882 to 1883.....	9,900,676
1883 to 1884.....	10,409,551

	Total gallons
1884 to 1885.....	13,458,995
1885 to 1886.....	19,318,819
1886 to 1887.....	17,015,034
1887 to 1888.....	7,463,609
1888 to 1889.....	21,960,748
1889 to 1890.....	36,189,378
1890 to 1891.....	33,393,045
1891 to 1892.....	33,200,000
1892 to 1893.....	45,366,470
1893 to 1894.....	20,132,803

These figures are estimated on the fiscal year ending June 30th.

### KENTUCKY JEANS.

Among the great industries which bring Louisville prominently to the front as a manufacturing center is the production of jeans. The trade in Kentucky jeans extends all over the United States and is increasing each year. There are at present located here five immense factories, giving employment to a large number of hands. In this line Louisville is in a position to successfully compete with the rival establishments of any center in the country. The clothing business in this city has been making considerable progress, and if the same increase continues will enable us to compete with all comers; the city is steadily going to the front and is now recognized as one of the best markets to place orders.





FORTY YEARS' RECORD

**H. McKENNA**

DISTILLER OF

NELSON COUNTY PURE OLD LINE

**SOUR MASH  
WHISKY**

FAIRFIELD, NELSON COUNTY, KY.

ESTABLISHED 1844

TELEPHONE 1269

**OLD BLUE HOUSE****R. G. SHANLEY**

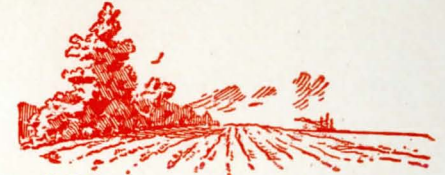
DEALER IN

**FINE OLD LIQUORS FOR FAMILY PURPOSES**

245 FOURTH AVENUE

H. McKENNA'S WHISKIES  
A SPECIALTY

LOUISVILLE, KY.

**OLD TIMES  
DISTILLERY  
CO.**

"OLD TIMES" whisky received Highest Award Medal and Diploma for all ages over all Kentucky whiskies, Sept. 5, 1893. Awarded by World's Columbian Exposition Jury of Awards, consisting of the leading experts of all nations, assisted by United States Government Chemists, awarding the magnificent score of 98.17 points out of a possible 100.

The distillery, as it appeared at the World's Fair, is now located at Twenty-eighth and Broadway. It is in operation, and the public are cordially invited to visit same and see how "Old Times" whisky was made one hundred years ago and up to the present time.

Eighteenth and Main, and Green Street electric cars marked "Parkland" pass the distillery every few minutes.

**LOUISVILLE . . . KENTUCKY**



## GEOGRAPHICAL ADVANTAGES

Geographical position and manufacturing advantages are necessarily so homogeneous in the progress as well as in the birth of a great manufacturing community, that in the subject-matter of this volume these two requisites are combined in their exposition as they naturally are in their power. Louisville combines more geographical advantages of position than almost any city in the Union, bearing the same commercial relation to the new South as Chicago does to the new Northwest, with this important difference, viz.: in addition to her extensive railroad connections she has an advantage that cannot be overestimated in the noble river that, flowing at her feet and capable of bearing the traffic of a nation, mingles its waters with those of the majestic Mississippi, and thus through that great artery and its tributaries, brings to our doors the rich products of the vast regions that border the Upper and Lower Mississippi, the St. Francis, the White, Black, Arkansas, Yazoo, Anochita, Red, and many other navigable water-courses. Can there, therefore, be any doubt of the future of the Falls City as a commercial and shipping as well as a manufacturing point? The contemplated improvement of the rivers may for a brief time be delayed, but the very necessities of the country will force the expenditure of the ready money requisite to render this great highway of transportation all that it can be made, and which its location to producing and consuming populations of the country indicate it must be. Not only will the increasing wants of the people for cheap transportation require this, but the steadily growing bulks requiring transportation will render it necessary, and such improvements of the navigation of all connecting rivers, as will make most available to those points

this system of inland navigation, without a parallel in any nation or any country. Again, for the carrying on of manufactures of great magnitude and variety Louisville is not excelled in natural advantages, and in the means for building up large and successful establishments by any of the most favored of the other cities of the continent. It would not be possible within the limits of a single volume to give in detail all the facts in connection with the manufacturing operations conducted in Louisville. Suffice it to say whisky and tobacco are the leading products of Louisville; yet vast quantities of agricultural implements, vehicles of all kinds, leather, textile fabrics, boots and shoes, cements, steam-engines, machinery, architectural iron-work, stoves, tin and sheet-iron ware, sash, furniture, doors and blinds, cooperage, etc., add to the volume of her industries. To put the matter briefly, it may be tersely stated that Louisville is the largest tobacco market in the world; it makes and ships more cement than any city in the United States; it makes more oak-tanned leather than any city in the United States; it makes more plows than any city in the world; it makes more jeans than any other city; and last, but not least, it handles more fine whisky than any other market in the United States.

## THE TORNADO OF 1890

This great calamity which visited Louisville on the evening of March 27th, 1890, is of historical importance. A heavy rainstorm began before eight o'clock, followed by hail and severe lightning. The wind then rose and at 8:30 p. m. the tornado struck the city, ploughed its way through in a few minutes, and in its brief time wrought terrible havoc and disaster. The storm approached Louisville from a south-westerly direction, crossing to Jeffersonville, damaging the

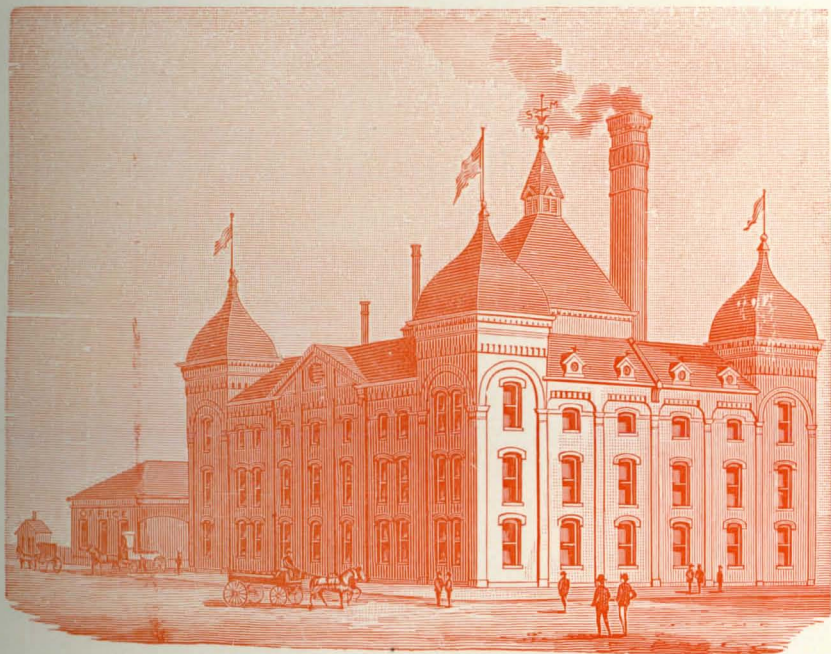


LOUISVILLE

# THE SCHAEFER-MEYER BREWING CO.

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LOGAN AND LAMPTON  
STREETS

LOUISVILLE, KY.

# FRANK FEHR BREWING CO.

BREWERS AND BOTTLERS

OF

## F.F.X.L. and Lager Beer



We challenge the world to produce a purer  
or better article

420 to 446 E. GREEN and 420 to 440 MARSHALL  
Bottling Works, 441-443 E. Green

JOHN F. KELLNER, President  
CHAS. P. DEHLER, Secretary

J. GEO. RUCKSTUHL, Vice-President  
FRANK FEHR, Manager

### TELEPHONES

Office—856 and 1919

Bottling Department—467  
Branch, 20th and Grayson—505



front of that city greatly; thence recrossing the river and destroying the standpipe of the water-works, about three miles east of where it first struck the river. The path of the storm through the portion of the city visited was from six hundred to eight hundred yards wide, and in its passage it killed outright seventy-six persons, and injured over two hundred more. It destroyed partially, and in some cases totally, five churches, one railroad depot (Union), two public halls, three school buildings, two hundred and sixty-six stores, thirty-two manufacturing establishments, ten tobacco warehouses, and five hundred and thirty-two residences. The pecuniary loss by storm was, after careful calculation, estimated at \$2,150,000. The calamity aroused the sympathy of the country, and pecuniary assistances for the relief of the suffering it caused was freely tendered; but Louisville felt able to attend to her own stricken ones, and the offers were thankfully and gratefully declined. Something over \$15,000 was sent in a way that could not be refused, but that amount and about \$1,000 more was spent in relieving suffering outside the territory of the city. The citizens contributed over \$115,000, besides clothing, bedding, and food, and with these means, through the admirable system pursued by the Board of Trade Relief Committee, food, shelter, medical attention and burial expenses were promptly provided and distress from want prevented, and the losses of the poor, including the rebuilding of three hundred and eleven homes and their wreckage of furniture, made good. The faithful and successful work of this committee of relief is worthy of, and has justly received, the highest praise. The destruction of the standpipe at the water-works threatened a water famine, which would have caused many factories to shut down and thrown many people out of employment, and seriously affected the health of

the city, but this danger was happily averted by the energy of the Water Company and the skill of its engineer. For a month or more a large number of her pushing business men were occupied with relieving the distress, removing the wreck and rebuilding necessitated by the tornado, and consequently in some departments the business of the city was neglected and fell off.

### PROMINENT BUILDINGS

The erection of large buildings of every description is continually going on in Louisville, and from present prospects seems to be destined to be as actively pushed in the future, as in the past.

Prior to the year 1885, there was considerable opposition to the new style of structures called "sky-scrappers" but with the spread of more general information regarding the thoroughly fire proof manner in which they were built throughout, and the increased strength which was obtained by the use of iron and steel, this soon disappeared. Louisville today contains many fine examples of many-storied buildings, and as excessive height has never been attempted, the architectural effect is much enhanced.

### THE CITY WATER SUPPLY

Louisville is supplied with water by the Louisville Water Company, which, though distinct from the municipal corporation, is almost a city department, Louisville owning \$1,274,600 of stock, the total stock amounting to \$1,275,100, consequently the officers are answerable to the city as the principal stock holder. The water is obtained from the Ohio four miles above the city, and pumped into two reservoirs, having a capacity of 100,000,000 gallons, 179 feet above the low-water mark of the river. The works were completed in 1879 and



LOUISVILLE

DRUMMERS' FAVORITE

FOR SALE BY ALL DEALERS  
AND JOBBERS

SIX FLAVORS  
IN EACH CARTON

ALWAYS MENTION

"KIS-ME"

TO YOUR CUSTOMERS  
BOYS

WE ARE YOUR FRIENDS



"KIS-ME"  
CHEWING GUM.

"Do Kis-me, dear,"  
The youth insisted,  
As 'round her waist  
One arm he twisted.

"I will," she laughed,  
"If you'll agree  
To get some 'Kis-Me'  
Gum for me."

KIS-ME GUM CO.

LOUISVILLE, KY.

SIX CAKES FOR  
5 CENTS

WRITE FOR SAMPLES AND PRICES

JOHN CUDAHY, President  
Chicago, Ill.

W. P. CLANCY, V-Prest., Treas. and Gen'l Mgr.  
Louisville, Ky.

ALEX. HUNTER, Ass't Secy.  
Louisville, Ky.

LOUISVILLE PACKING CO.

INCORPORATED

PACKERS

CURERS OF

MAGNOLIA  
BRAND  
OF MEATS

Louisville, Ky.

H. F. VISSMAN & CO.

CURERS OF THE CELEBRATED

"DERBY HAM"

BREAKFAST BACON AND SHOULDERS

AND MANUFACTURERS OF ALL KINDS  
OF SAUSAGE

STRICTLY PURE LEAF LARD, DRIED BEEF

PACKING HOUSE  
417 to 433 BICKEL AVENUE

BRANCH HOUSE, 338 2nd STREET

LOUISVILLE, KY.



and have cost altogether about \$6,000,000, the annual receipts for water supply amounting to about \$330,000, while the expenses for conducting the works aggregate \$70,000 yearly.

### BANKING AND FINANCE

Louisville stands out in strong contrast to other Western and Southern cities, as regards all matters connected with modern banking and finance, and no city in the United States can point to such an unabated and uniform prosperity as the banking institutions of the Falls City during the present generation. A large part of the South is entirely dependent upon her for banking facilities, and during the financial crisis of the past few years, merchants, manufacturers and financiers have not relied on Louisville in vain. Managed with rare fidelity and sagacity, no spirit of speculation has shaken her banks and no defalcation has gutted their vaults.

Louisville, as is well known, is a great center for loaning money to outside corporations, and few cities in the West or South have so much of their capital invested in property beyond their limits as ours.

### PLACES OF AMUSEMENT

Louisville, which has for years had the reputation among theatrical managers of being an A1 "show town," supports a number of well-equipped, first-class theatres and amusement halls, and they are largely patronized by the best class of people, citizens and strangers. The plays presented in the theaters are generally of a high order of merit, and the prices of admission are reasonable. Each has a history of success or failure peculiarly its own; and upon the boards of these houses of entertainment the greatest actors of the past and present, both of our own country and of Europe, have de-

lighted thousands by their faithful representations of the different phases of human life.

### THE COMMERCIAL CLUB

The Commercial Club was organized in 1887 and has a membership of over thirteen hundred, representative business and professional men. It is not a social organization, but a large merchantile army, that has for its object the advancement of the city's financial, commercial and manufacturing prosperity.

The club is made up of the younger business element of the city, and has achieved great success by bringing Louisville and Kentucky before the notice of the world by special undertakings and the dissemination of interesting and valuable printed matter, which has advertised the city and attracted large capital and business here.

Its various committees are constantly introducing projects for the good of the city and its citizens in a business way, and endeavor by entertainments and correspondence to attract new enterprises and thus further the prosperity and commerce of the city. The club has spacious quarters in the Board of Trade building.

### THE BOARD OF TRADE

One of the most important organizations in Louisville is the Board of Trade, which was duly incorporated by the Legislature in 1873, and has ever aimed to assist not only the merchants and manufacturers of our city, but also the people of the city and state in all matters relating to business prosperity. Its policy has always been to advertise the advantages of Louisville as a trading point and aid our merchants in extending their business. The board often



# STITZEL BROTHER COMPANY

DISTILLERS OF

FINE  
KENTUCKY  
WHISKIES

LOUISVILLE, KY.



A. VON MICHEROUX & Co.

IMPORTERS

No. 18 Fulton St., Cor. Columbia  
Heights

BROOKLYN, N. Y.

# LOUISVILLE & EVANSVILLE MAIL COMPANY

INCORPORATED

## STEAMERS

Tell City, Rose Hite, E. J. Ragon and Tarascon

Leaves Louisville daily except Sunday  
at 4 p. m.

Leaves Evansville daily except Sunday and Monday  
at 6. p. m. Monday at 10 a. m.

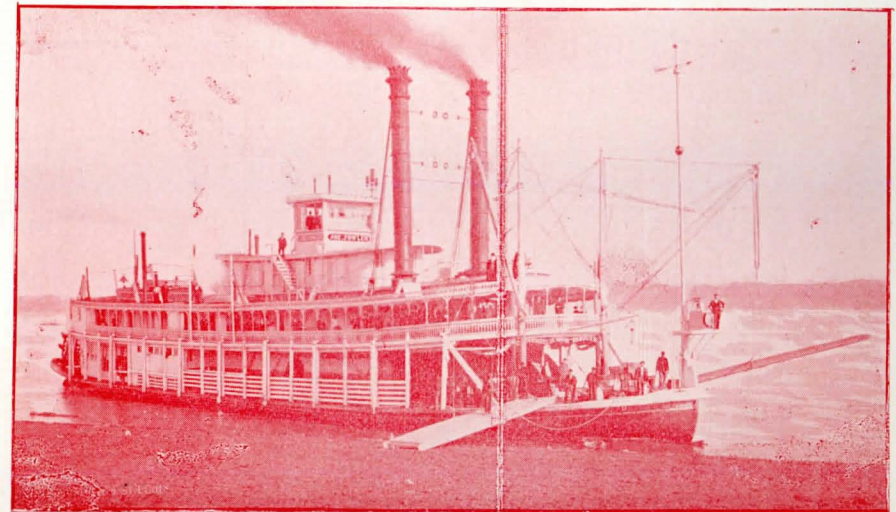
GENERAL OFFICES

176-178 Fourth Avenue

LOUISVILLE, KY.

## Kentucky River Packet and Towboat Co.

INCORPORATED



Louisville, Frankfort, Tyrone and Shaker Ferry Packet

J. L. STAIB, Prest. and Gen'l Manager

124-126 4th Street

TELEPHONE 1067, RING 2



brings to the city excursions of merchants from some locality, where our merchants have customers. It receives and entertains them at its own expense, affording them every opportunity for seeing that it would be advantageous for them to trade with us. It has a membership of over five hundred members, consisting of the leading wholesale and retail merchants, manufacturers and many belonging to the professions.

In addition to the issuing, etc., of daily market prices, both local and at large, the care of transportation interests and other matters usual in boards of trade, it has a first-class reference and statistical library, which is extremely valuable to members and citizens. The board occupies offices in its own spacious building at Third and Main streets, where its large trade hall, having a seating capacity of six hundred, and also the committee rooms are located.

### RESIDENTIAL LOUISVILLE

If Louisville possesses, as she certainly does, all the advantages to which reference has been made, it will perforce be admitted that no element in the constitution of a great city is wanting. The capitalist who would invest money to advantage can here find a promising field for enterprise. There is also plenty of room for more manufacturing industries. The man of leisure, with fixed income, may find in the Falls City, too, a delightful home, and live just as his means may allow, even to the enjoyment of luxury. The mechanic and tradesman can, by industry and economy, secure a comfortable domicile on easy terms, and in Louisville every reasonable wish may be gratified, and the new settler find a welcome to any class of society which may be congenial to his taste. The great problem of how and where to live never

agitated so many minds as now. The pressure of a high civilization, the requirements of life under conditions of tense strain, the increasing impracticability, with rich and poor alike, of making both ends meet in what seem inevitable responsibilities and importunate demands, all combine to render the question a vital one. Many perplex themselves a while and then give up the conundrum. The capable workman drifts into swarming tenement houses. The well-to-do organizers of business interests drop into boarding houses or hotels. The wealthy emigrate to Europe on indefinite tours and errands to escape the annoyance of unfaithful servants and the care of establishments. Young men take a practical view of the matter and omit to marry. Young women take advantage of the dilemma, educate themselves for doctors, teachers, lawyers, etc., and, very sensible, make royal and hospitable homes for themselves, welcoming whom and when they choose. But the little children of native-born American citizens become fewer and fewer, and children of the emigrant and alien outnumber the infant home-born sons and daughters of the republic. In considering how and where to live, there are growing indications that the native citizen is just perching like an uncertain bird of passage on the wing, or losing individuality in tenement house herds, hotel hives, and pleasure haunts. Growing more slowly and clinging more to traditions, Louisville enjoys many remarkable advantages as a residence city for all classes, not the least of which is the taste, that has been characteristic from the first, in the beautifying and building of homes. The business quarter has always been plain, though the buildings have been equal to all the demands of an active commerce; while all who could build houses have made them as handsome as their means



## LOUISVILLE

J. E. MORAND, President

HENRY KNIPPENBERG, Vice-President

PHILIP F. IGOE, Sec'y and Treas.

### DIRECTORS

CHARLES H. GIBSON, Louisville  
ROBERT W. GEIGER, "  
JAMES A. LEECH, "  
LOUIS HITE, "  
J. H. LENDENBERGER, "  
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# LOUISVILLE TRANSFER COMPANY

MORE RUBBER TIRES THAN ANY CARRIAGE  
COMPANY IN AMERICA

Cor. Ninth and Green Streets

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FOR SALE BY ALL FIRST-CLASS  
JOBBER  
AND RETAILERS

Old Kentucky Tobacco  
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HARRY WEISSINGER TOBACCO CO.

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Foreign and Domestic Tile for Floors  
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MANUFACTURERS AND DEALERS

Brass Goods, Fenders, Fire Sets, Andirons, Coal Hods  
Vases, Umbrella Stands, etc.

SALESROOM, 438 WEST MAIN STREET  
Foundry, Work Shop and Office .. 20th and Portland Ave.

Louisville, Ky.

## R. MANSFELD & SON

STORE FIXTURE WORKS

MANUFACTURERS OF

Bank, Office, Store and Hotel Furniture—Fixtures, Show Cases, etc.

No. 313 EAST MAIN STREET

LOUISVILLE, KY.



## LOUISVILLE

permitted. The great plain upon which the city was built, covering seventy square miles, and extending back six miles to the river, to a group of picturesque knolls or hills, has afforded every facility for the economical gratification of taste. Ground being plentiful and level, distance was not difficult to overcome; and so, instead of being crowded into restricted limits set up by natural barriers, the city has spread at her own pleasure. The streets are broad, well-paved, drained, and beautified with a profusion of fine shade trees. There are few cities in the world with such finely shaded streets as Louisville possesses, and none where the streets are wider. The residences are, as a rule, provided with spacious yards and gardens, and in the spring of the year a drive over the city past the miles of great enclosures filled with flowers and shrubbery, and under the shade of trees rich with foliage and blossoms, is like a trip to fairyland. It is simply the *pride* of home, united with good taste and a constant study of the most effective architecture, that has thus produced in Louisville a city of remarkable residential attractions. The resident, be he workman with hands or brain, may have his own home, made attainable by the large industries which are glad to exchange just coin for fair service, and truly has it been remarked by the talented authoress of "Home and Home Influences": "To the hard-worked man nothing affords greater relief, gives greater strength for the daily

struggle, than the ability in one moment to turn his back on the din and turmoil, and dust and confusion—the inevitable concomitants of busy quarters,—and from his *own* hillside cottage breathe the pure air of heaven." This acquisition is easily and economically attainable, even by the subordinate artisan, in this same city of Louisville. And thus the man of wealth, the manufacturer and capitalist, seeking a home in the City of the Falls, finds his interests and the well-being and safety of society resting upon a sound, secure basis of well-conditioned labor. This, indeed, is Louisville's strong point, that her citizens, employer and employed, form a homogeneous household, depending upon each other, and each controlling their own affairs. The people who make up this community are best estimated through the important public works, large and liberal charities, superior system of public schools they have so long fostered with special solicitude, the inestimable benefits of the religious privileges afforded by the many churches, the advantages of free libraries, art galleries, the most charming social circles—all these advantages in a setting of healthful climate and sanitary local influences, together with the oft-quoted business prospects and opportunities of the city, make, as it were, a medley of substantial attractions as a residence suited to the varied requirements of the multitudinous types of men and women in whose lives and business schemes there is ever an undertone of "Donum, delce domun."





LOUISVILLE

WM. SHORT, President and Treas.

J. MARSHALL, Secretary

HENRY LAUB

J. B. HOLLOWAY

E. R. BURLEY

T. H. GARRETT

**THE  
WESTERN TANNING  
COMPANY**



PURE OAK TANNED

**HARNESS LEATHER**



1327 to 1331 FIFTEENTH STREET

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**W. L. Weller & Sons**

**WHOLESALE  
LIQUOR  
DEALERS**

Louisville, Ky.

BOTTLERS OF THE WELL KNOWN BRANDS

OLD POTOMAC  
ROSE GLEN  
OLD EAGLE WHISKIES

**T. H. Garrett & Co.**

INCORPORATED

MANUFACTURERS OF

**SCOTCH SNUFF**

FROM  
**Pure Kentucky  
Leaf**



Office and Mills, 1209, 1211, 1213, 1215 W. Main St.

LOUISVILLE, KY.

"TRY IT"

"LIKE IT"

"USE NO OTHER"

R. R. GLOVER, President

W. H. MAY, Sec'y and Treas

**Louisville Coffin Company**



MANUFACTURERS OF

**BURIAL CASES, CASKETS, SHROUDS, LININGS  
AND FUNERAL SUPPLIES**

Cor. Eleventh and Magazine Sts.

LOUISVILLE, KY.



# Travelers Protective Association

## OF AMERICA



THE influences leading up to the organization of The Travelers' Protective Association were the direct outgrowth of America's grand and unexampled Industrial and Commercial systems.

Within a half century these mighty forces of human exertion have shown a more rapid and tremendous development in the United States than elsewhere in the combined civilized world. Steam power ranks first in the progressive measurement of production and distribution, and its use in connection with machinery has more than doubled the working power of each individual in this country since 1840, while the effective power of the people is three times greater than in 1860. Two-thirds of our steam power is employed in railway traffic, which is twice more than the combined railway traffic of the world outside of the United States.

In a combination of hand, horse and steam power it is found that the United States has a total energy equal to that of Great Britain, France and Germany united, while the ratio of energy in this country is twice greater to each inhabitant than in France and Germany and thirty per cent. more than in England.

An ordinary American farm hand, with the employment of improved machinery, raises as much grain as six

men in Austria, five in Germany, four in France and three in England.

Four men in this country can now produce as much flour as will feed 1,000 persons for a month, with twelve ounces of bread for each one per day.

These facts are taken from a late paper prepared by M. G. Mulhall, a distinguished English statistician, and are not therefore the imaginative product of an enthusiastic American, but simply illustrate the recognized power and extent of our commerce.

Interwoven with these wondrous elements of production and distribution, are the vigorous energies of the immediate representatives of our manufacturers and merchants, comprising the commercial travelers of the country.

In organizing an association for wise and beneficent objects, they have only followed the natural laws of protection. They have concentrated a great power, that would otherwise be diversified, and become one of the most important as well as efficient auxiliaries to commerce and trade that is known to civilization.

Therefore the Travelers' Protective Association deserves, as it has a right to claim, the encouragement and favorable consideration of every merchant, banker and manufacturer in the United States.



ESTABLISHED 1848

# D. FRANTZ & SONS

MANUFACTURERS OF



**OAK  
SOLE  
LEATHER**

CORNER FRANKLIN AND  
BUCHANAN  
STREET

LOUISVILLE, KY.

## Globe Tanning Co.

USE THE  
**GLOBE**  
HARNESS LEATHER  
HAND STUFFED  
PURE OAK  
GUARANTEED.

Louisville, Kentucky

## A Hotel with our Fire Escape

is always the  
Headquarters of  
T. P. A.  
MEN.

This escape is  
absolutely without a peer.

Write us and let us tell you what people say  
who are using them.

Thousands have delighted to come down in them



**LIFE IS PRECIOUS.**

Have you the life of human beings in your care? If so, consider carefully the **Kirker-Bender Fire Escape**, which is nothing if not perfect. Once see it and you will say it is the only real Fire Escape in existence. The lame, blind, sick, women and children all come down through it with equal ease and safety. Write for further information.

**DOW WIRE CO.**  
**WORKS CO.**

Mfrs. and Sole U. S. Agts.,  
LOUISVILLE, KY.

L. RICHARDSON, President

M. D. STAMBACH, V-Prest. and Sec'y

W. N. HENDERSON, Treas. and Manager

## Old Kentucky Woolen Mills Co

Incorporated

MANUFACTURERS OF

Fine Woolens, Worsteds and Kentucky  
Jeans

LOUISVILLE, KY.



# What Has Been Accomplished.\*\*\*



In conjunction with its mutual benefits The Travelers' Protective Association is secured by charter and founded upon beneficent and business principles that are stable and permanent in character and therefore commands the respect and confidence of the country.

Through its interposition it has secured from the United States Supreme Court a decision against the constitutionality of the so-called "Drummers' License Tax," that was imposed by fifteen states, three territories and the District of Columbia.

It has secured for its members better hotel accommodations and rates with the free privileges of sample rooms.

From the St. Louis, Iron Mountain & Southern and "Cotton Belt" Railways it has secured for its members and other commercial travelers concessions of one-half cent per mile from regular rates, which involves a saving of at least \$50,000 per annum to commercial travelers.

It has obtained the benefits of "week end tickets" at half rates from a large number of western railway companies.

Through the direct influence of The Travelers' Protective Association, the Congress of the United States passed an amendment to the Inter-State Commerce Act for the benefit of commercial travelers, by which railroad corporations are authorized to issue 5,000-mile interchangeable tickets with the privileges of an excess of sample baggage

to commercial travelers. The officers of the Association are now in correspondence with a large number of railroad companies to effect the objects of that amendment, and the interchangeable mileage has been secured through the territory of the Central Traffic Association, embracing Indiana, Illinois, Ohio, part of Michigan, Wisconsin, New York, Pennsylvania, West Virginia and Kentucky, at two cents per mile, and by buying an interchangeable mileage book, commercial travelers can now travel over a system embracing an aggregate of nearly one hundred railroads.

Again, the association provides a \$5,000 accident insurance policy for each of its members. It has also established a weekly benefit of \$25.00 in case of injury by accident, limited to a term of fifty-two weeks.

The commercial traveler is recognized as the trusted and responsible agent of our mercantile and manufacturing establishments. He goes forth to build up and maintain the great business operations of these enterprises. He directs the flow of a thousand streams of trade to a central point.

He touches new fields of industry and they become sources of great profit. He is the commercial Moses, smiting the rock that production and trade may spring forth to freshen and gladden the land.



HERMAN L. WEIL,  
President Kentucky Division Travelers' Protective Association.





## ARTHUR JONES

**Old Reliable  
Brass  
Founder**

ESTABLISHED 1873

Brass and Copper  
Castings made to order  
on shortest notice

**COPPER BRANDS  
A SPECIALTY**

All work guaranteed to give  
satisfaction

211 First Street  
near Main

LOUISVILLE, KY.



COUPES, CARRIAGES  
VICTORIAS  
TRAPS and  
SURREYS

**Baggage Transferred Promptly**

Best Service  
Lowest Prices

# LOUISVILLE GARRIAGE CO.

JOHN E. ROCHE  
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Telephone  
1600

EIGHTH AND JEFFERSON STS.



## COLGAN'S GUM

IT IS MADE IN SIX DELICIOUS  
FLAVORS

Tolu, Cinnamon, Orange  
Peppermint  
Pepsin, Licorice

Our Pepsin Gum is made with Armour's  
high test Lactated Pepsin, and is un-  
equaled for Dyspepsia.  
The Cinnamon flavor is being prescribed  
largely by Dentists to preserve the teeth  
and sweeten the breath.

MANUFACTURED BY  
**H. A. CUSCADEN**  
1201-1205 W. Jefferson Street and 426-428-430-432 12th St.  
LOUISVILLE, KY.

A GREAT SELLER.  
PERCENTAGE GOOD.  
THE ONLY LAXATIVE COUGH DROP  
ON THE MARKET  
THEREBY  
CURES COLDS

**H. A. CUSCADEN'S**  
TRADE MARK  
**F L H**  
FLAXSEED - LICORICE - HOARHOUND  
**5¢ COUGH DROPS 5¢**

So simple that everybody  
wants them.

For sale by Jobbers and Retailers



# Historical Sketch

of the

## Travelers' Protective Association

**A**T a convention of representative commercial men, held at Denver, Colorado, in June, 1890, The Travelers' Protective Association of America emerged from a former organization that was incomplete in structure and ineffective in its operations. Resolute and able men were called upon to discharge the functions of office and complete the organic chart. Among these was Mr. George S. McGrew, of St. Louis, who was elected to serve as the first president of the Association.

Hitherto organizations of this character were local and limited in their influences and operations, and that convention addressed itself to the work of nationalizing the Association.

To that end the federal co-operative plan of organization was adopted, and subsequent experience has demonstrated its wisdom, both in the rapid growth and stability of the organization.

That scheme of government was at once popular and effective because its foundation was the great principle of

community and independence, with a central or national authority, subdivisions corresponding with the several States and Territories, with local divisions or posts in the large cities and leading towns of the country. In each of these spheres of original authority there is harmonious co-operation and unwavering loyalty to the national organization. Such are the prominent features of the grand charter of The Travelers' Protective Association, which was organized under the general laws of Missouri, and became a legal and responsible body. Since that date its progress has been onward and upward without interruption.

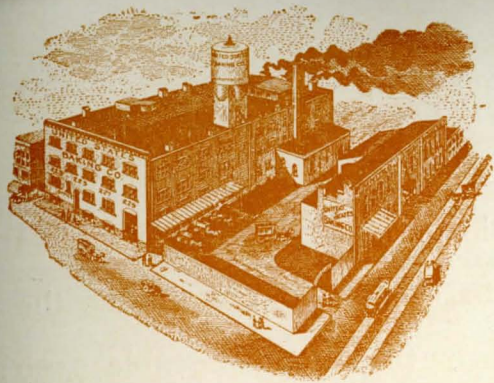
The Second National Convention, held at Little Rock, Ark., in June, 1891, was a conspicuous occasion to celebrate a large increase in membership, with a surplus of nearly \$7,000 in the treasury. Mr. McGrew was re-elected to the presidency for a second term.

In June, 1892, the Third Annual Convention was held at Old Point Comfort, Va., at which the continued growth of the Association was reported, with a treasury surplus of about \$14,000. Again, Mr. McGrew was elected president.



FINIS E. LACK,  
Secretary-Treasurer Kentucky Division Travelers  
Protective Association





BREAD  
BISCUITS  
CAKES  
CRACKERS



TENTH AND MARKET STS.

United States Baking Co.

LOUISVILLE BAKERY

Largest and best equipped Bakery South  
of the Ohio River

LOUISVILLE, KY.

Turner, Day & Woolworth  
Manufacturing Co.

MANUFACTURERS OF ALL KINDS OF

AXE, ADZE, PICK, SLEDGE  
HATCHET

Hammer and Mining Tool Handles

1818-1820 Seventh Street

LOUISVILLE, KY., U.S.A.

OLD FORESTER WHISKY.

*This whisky is bottled by us  
only, and we are responsible for  
its purity and fine quality.  
Its elegant flavor is solely due  
to original fineness developed  
by age. There is nothing better  
in the market. Brown & Formant Co.*

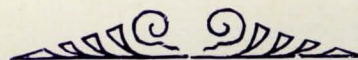
LOUISVILLE, KENTUCKY.

INCORPORATED

Strater Brothers Tobacco  
Company

MANUFACTURERS OF

"ON THE SQUARE" AND  
"CUP GREENVILLE"  
PLUG TOBACCO



LOUISVILLE, KY.



## LOUISVILLE

The Fourth Annual Convention was held at Peoria, Ill., in June, 1893, at which increased progress was reported, with a steadily enlarging membership and a treasury surplus of \$24,315.

At that convention Mr. John A. Lee, of St. Louis, Mo., was elected to the presidency.

Milwaukee, Wis., was the beautiful and opulent city in which the Fifth Annual National Convention was held, in June, 1894. It was an interesting occasion. The Association exhibited a continued growth in membership and a surplus in the treasury of \$27,698. So efficient and able had been the administration of Mr. Lee, that he was unanimously re-elected to serve a second term in the presidency.

In the old and historic city of San Antonio, Texas, the Sixth Annual National Convention was held in June, 1895, and for the third term Mr. John A. Lee was re-elected to the presidency, a fitting recognition of his able and efficient services in behalf of the Association.

Terre Haute, Ind., was selected as the city for holding the convention on June 2d of the present year.

The accompanying picture is a good likeness of Mr. A. H. Beckmann, the Secretary and Treasurer of Post "D" Louisville Division, T. P. A., and Secretary of the Kentucky Wholesale Grocers' Association. This earnest worker has been untiring in his efforts to bring into prominence the T. P. A. of A., and his articles on the interchangeable 5,000 mileage ticket have frequently been published. While the

Louisville Post is small in number of active members, it claims an honorary membership of eighteen of Louisville's staunch jobbing merchants, due to the efforts of Mr. Beckmann, who are using their best endeavors to promote the interests of the T. P. A. of A. While Mr. Beckmann is an ardent admirer of associations and organizations, his broad gauge is well illustrated in an article which appeared in a St. Louis Commercial paper under date of January 11, 1896, on the subject of the boycott of the Southern Wholesale Grocers' Association vs. the Louisville & Nashville Railroad Company.



A. H. BECKMANN,  
Secretary and Treasurer Post "D" Louisville Division,  
T. P. A.





LOUISVILLE

GEO. H. ENGELHARD

V. H. ENGELHARD

A. ENGELHARD, Jr.

# A. ENGELHARD & SONS

Wholesale

## Grocers

and Liquor Dealers

JOBBERS OF

IMPORTED AND DOMESTIC

SOLE AGENTS FOR THE  
STATE OF KENTUCKY

## CIGARS..

Louisville, Ky.

CARL UPMANN  
NEW YORK

JOSE MORALES & CO.  
OCALA, FLA.

# D. C. BRENNER & CO.



SEAL ENGRAVERS

## RUBBER STAMPS STENCILS

BAGGAGE, BAR AND  
MINERS

## BRASS AND ALUMINUM CHECKS

STEEL DIES, BADGES, STENCIL, PAINT AND  
BRUSHES, BRASS SIGNS, ETC.

W. E. CALDWELL, President

H. B. WINTERSMITH, Secretary

TELEPHONE 1039-2

# W. E. CALDWELL CO.

INCORPORATED

MANUFACTURERS OF ALL KINDS  
AND SIZES OF

## TOWERS, TUBS AND TANKS

### CYPRESS TANKS A SPECIALTY

ALSO BUILDERS OF IRON AND STEEL TANKS

218-220 EAST MAIN STREET

217-219 BROOK STREET

LOUISVILLE, KY., U.S.A.





# General Features

---

## Qualifications for Membership

An applicant for membership must be a white male person, of good moral character, not under 20 nor over 55 years of age, a commercial traveler, salesman or buyer, engaged in a legitimate wholesale or manufacturing business.

## Instructions to Applicants

When desirous of dividing the amount due your beneficiary, you must do so in fractions, viz.: one-fifth, one-fourth, etc., as you may desire.

The beneficiary's Christian name must be given in all cases.

Applications for alterations or changes cannot be accepted.

Applications must be accompanied with \$5.00 which pays the semi-annual dues, and a \$2.00 entrance fee which is to be appropriated as follows: \$1.00 to the indemnity fund, 50 cents to the State Division and 50 cents to the local post from which the application is made.

The annual dues are \$10.00, payable either annually or semi-annually, as the applicant may direct. \$1.00 of which goes to the State Division; \$1.00 to the Post; \$2.00 to the Expense Fund, and \$6.00 to the Benefit Fund.

==of the==

# Travelers Protective Association

## Objects of the Association

1st. To secure the repeal of all Municipal, County, State or Territorial laws imposing or forcing a license tax on commercial travelers.

2d. To secure recognition from railroads as a profession, obtain as favorable terms on transportation and baggage as are given to any other class of travelers, and to adjust all differences between railroads and commercial travelers on a fair, equitable and business basis.

3d. To secure hotel accommodations commensurate with the price paid, and to adjust all complaints against hotels, or by them against commercial travelers.

4th. To elevate the social and moral character of commercial travelers as a profession, and to bring about the better acquaintance of members.

5th. To provide a Death Benefit Fund in case of death by accident or from natural causes.

## Benefits

\$5,000 in case of death by accident; \$25.00 weekly indemnity for fifty-two weeks in case of accident; \$2,500 for loss of both legs and arms, and \$2,500 for loss of one leg and one arm; \$1,000 for loss of one arm or one leg; \$1,000 for loss of one hand and one foot; \$5,000 for loss of both eyes and \$1,000 for loss of one eye.



## *Fifth Avenue Hotel*

INCORPORATED

PIKE CAMPBELL, Manager.

RATES, \$2.00 AND \$2.50 PER DAY

515 to 527 Fifth Street,

The most Centrally Located Hotel in the City

Louisville, Ky.

THE BEST \$2.00 HOUSE IN THE CITY.

## LOUISVILLE HOTEL

AMERICAN AND  
EUROPEAN PLAN.

LOUISVILLE, KY.

THOS. A. MULLIGAN, MANAGER.

## GALT HOUSE

American Plan.

LOUISVILLE, KY.

Rates \$3.00 to \$5.00 per day.

A. R. COOPER, Manager.



MEMBERS OF TICKET BROKERS' ASSOCIATION.

## W. L. Solomon & Co.

R. R. Ticket Brokers and  
Commissioned Agents

77 Clark Street,

.....CHICAGO, ILL.

REDUCED RATES TO ALL POINTS IN THE U. S.

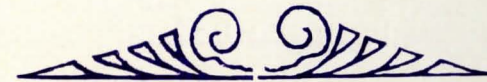
Passengers contemplating a trip via Chicago, either North, East, South or West, will do well to purchase tickets as far as Chicago ONLY.

On arrival in Chicago, call at our office and we will guarantee to **save you from \$1.00 to \$20.00** on balance of ticket.

Remember the Number  
77 Clark Street.

.....CHICAGO

Telephone Main 2093



PRICE & LUCAS  
CIDER & VINEGAR CO.

MANUFACTURERS  
OF ALL KINDS  
CIDERS, VINEGARS  
& SAUCES.

Louisville, Ky. U.S.A.





## CURRENT YEAR

The Association is now organized in 32 states and in 98 large cities of the United States. It is the only National Commercial Association in the United States, and so thoroughly, compactly and cohesively organized as to promptly and effectively respond for the protection and promotion of commercial interests, while at the same time it maintains an autonomy and individuality of action in State Division and local posts.

It is a commercial travelers' organization, but has for members employers of commercial travelers among wholesale dealers and manufacturers, and this combination gives it a powerful influence.

It is organized upon the Federal plan, as already mentioned, having National, State and Municipal Governments, and its five general committees on legislation, railroads, hotels, press and employment, are represented in each of the state and municipal organizations, thereby co-operating systematically and with great discipline of effort in this work for the interest of its members and general benefit of commercial operations.

From the late report of the National President, Mr. John A. Lee, after referring to the amendment of the Interstate Commerce Act and the effective action of the Travelers' Protective Association in that behalf, it is shown that through its accident insurance department more than \$57,000 indem-

nity claims have been paid during the last year, in which six death losses are included.

The total expense of conducting the Association is only about 10 per cent, more than last year, while the average membership has nearly doubled. The per capita expense allowed by the constitution is \$2.00 per average membership, but only \$1.77 was expended, being a saving of \$1.06 per capita as compared with the previous year, and a surplus of nearly \$2,000 was saved from the expense account. Almost the entire increase in expenditures over last year was in the postage account, extra office help and identification system which was already fixed and unavoidable.

During the year two new State Divisions have been organized, one in Florida and one in North Carolina. Twenty-nine new Posts have also been established, and during that time only three have lapsed. The expenditures for indemnities have been larger than ever before in the history of the Association. An amendment to the constitution was effected to establish a membership or initiation fee of \$2.00, of that amount \$1.00 is placed to the credit of the indemnity fund, 50 cents to the State division, and 50 cents to the local post. The total cost of conducting the Association, exclusive of indemnities and benefits was \$15,627 for the current year, as is usual with other Associations of like character, the expense per capita would be only \$1.46, an eminently satisfactory showing.



# HENRY PILCHER'S SONS

## PIPE ORGANS

LOUISVILLE, KY.



SUPERIORITY IN TONE  
MECHANISM  
AND DESIGN

ESTABLISHED 1871

## Southern Chair Manufactory

FRED WEIKEL, Proprietor

MANUFACTURER OF

CANE  
UPHOLSTERED  
AND  
COBBLER SEAT  
CHAIRS  
AND  
ROCKERS

Factory and Warerooms  
S. E. Cor. Ninth and York Streets  
Opp. Nashville R. R. Depot

LOUISVILLE, KY.

## The Blum Art Glass Company



ORNAMENTAL GLASS  
METALLIC SASH  
BEVELED GLASS  
MIRRORS  
MEMORIAL AND  
FIGURE WINDOWS



NO. 211 WEST GREEN STREET

LOUISVILLE, KY.

A. L. DUCKER

G. F. BORNTAEGER

TELEPHONE 1391

## KENTUCKY WIRE WORKS

MANUFACTURERS OF

Office Railings, Wire Fences, Settees  
Flower Pot Stands  
Window Guards  
Grate Guards  
Nursery Fenders  
Tree Boxes, Floral Designs  
Sand Screens  
Lamp Shade Frames  
Etc.  
All kinds of Wire  
Cloth made to order

NOS. 644-646 BROOK STREET  
BET. MADISON AND CHESTNUT

## CHAS. STOECKER

Tanner of

PURE OAK  
TANNED  
HAND STUFFED  
HARNESS  
SKIRTING  
COLLAR  
LEATHER  
AND HOGS  
SKINS

No. 1637 Story  
Avenue

LOUISVILLE, KY.

## Hettermann Bros.



## CIGAR

MANUFACTURERS

1322 Floyd  
Street  
Louisville, Ky.

## Frank A. Menne Candy Co.

INCORPORATED



ROWAN STREET

Louisville, Ky,

MEMBER GUARANTEE TICKET BROKER'S  
ASSOCIATION

## Railroad and Steam Boat Ticket Office

TICKETS BOUGHT, SOLD AND  
EXCHANGED

## D. S. BROWN

215 FOURTH AVE.  
LOUISVILLE, KY.

NOTE—Before purchasing tickets call  
or Telephone me and I will save you  
from \$1.00 to \$20.00.

TELEPHONE 16



# PADUCAH CITY

This city, the judicial seat of McCracken county, and the metropolis of "Jackson's Purchase," is situated on the Ohio river, at the mouth of the Tennessee river, and 12 miles from the mouth of the Cumberland, on the C. O. & S. W. division of the N. N. & M. V. Ry. It is also the northern terminus of the Paducah, Tennessee & Alabama Ry. It is also the southern terminus of the St. Louis, Alton & Terre Haute Ry., commonly known as the "Cairo Short Line," making direct communication with Chicago and St. Louis. The city was incorporated in 1856, re-incorporated in 1872, and ranks as the fifth in the State in population, but is probably the third in business importance and enterprise. It has electric and horse street cars, gas and water works. The wholesale trade is very large, and includes dry goods, groceries, boots and shoes, whisky, queensware, and numerous others. There are several ex-

tensive tobacco commission houses (whose annual sales amount to many thousand hogsheads), leaf tobacco stemmeries, flour mills, machine shops, and foundries, beside the railroad repair shops, carriage and wagon factories, a hub and spoke factory, a furniture factory, a stave factory, two saw mills, a tannery, and an ice factory. Besides these, there are two daily and three weekly newspapers, five hotels and five banks, a college, a splendid public school system, a high school and a goodly number of churches. The city is the terminus of four packet lines from

Evansville, Cairo, Florence (Alabama) and Nashville, thus affording most excellent shipping facilities. There are a number of handsome business blocks and private residences. and altogether it is one of the most prosperous cities in the Southwest. Population, 23,000. Exp., Southern and Adams. Tel., W. U.



BROADWAY LOOKING EAST FROM FIFTH ST.



# Dreyfuss & Weil

*Distillers*

OF AND WHOLESALE DEALERS IN

## Fine Kentucky Whiskies

120 N Second St  
PADUCAH, KY.

PROPRIETORS  
OF THE FOLLOWING BRANDS  
DANIEL WEBSTER, ECLIPSE,  
EATON VALLEY, S. H. ROLLINS,  
D. & W. PRIDE, OLD PICKET,  
OLD MONOGRAM, FAIRFIELD,  
OLD COLD SPRINGS,  
OLD DIXIE.



## PADUCAH

Owing to her size in population and commercial advantages she commands supremacy over the adjacent country for a radius of many miles. Nestled like a diamond amid the emerald hued forests of the surrounding hills, rich with timber of commerce which furnishes the crude material for the superior goods of her manufactories, she has the waters of the Tennessee, the Cumberland and the Ohio at her feet, monster highways of trade, upon the bosoms of which glide barges of commerce richly laden with the coal which is excavated at her very door, the iron ores dug within sight of her naked eye, and the hard woods with which she challenges the world to equal. Is this not a tempting sight to the prospective manufacturer? A perfect checker board these streets, and as level, from the squares of which arises the lofty spires of God's trysting places, surrounded by the peaceful roofs of the contented inhabitants; while swiftly glide in every direction cars of that unseen, subtle power, electricity.

"Those plain and spacious structures are owned by the many wholesale and tobacco warehouse interests in which Paducah abounds. Some are nestled close to the iron tracks while others find a compromise between the steam roads and the river-ways. Those towering piles, belching forth grim

substance which forms a veil over the sun, mark where manufactories, taking advantage of the resources of coal, iron and timber with which the surrounding country abounds, shape the staple products which add to the reputation of Paducah as a producing point. Observe what modern business blocks, what pride the merchants take in displaying their wares in the show windows of which plate glass is the rule; what ad-

mirably constructed streets, lined with miles of brick sidewalks, canopied with gracious shade trees. Noticeable is the care taken of the residence lawns, studded with flower beds and ornaments, indicating the pride in home which every prosperous and wealthy community. Behold the fifth city in the state, the fourth largest tobacco market in the Union, and one of the few cities which can boast of not having a failure during the recent financial depression."

Tradition has it that her name was given in memory of an Indian chief whose re-

mains lie buried on her site. The original plat of Paducah was made and the town laid out May 26, 1827; on May 2, 1831, the first election for trustees was held; but not until March 10, 1856, was it incorporated as a city.

It would be hard to imagine a site more favorable for the building of an ideal city than that possessed by Paducah.



CITY HALL



# E. P. Gilson & Co.

Wholesale



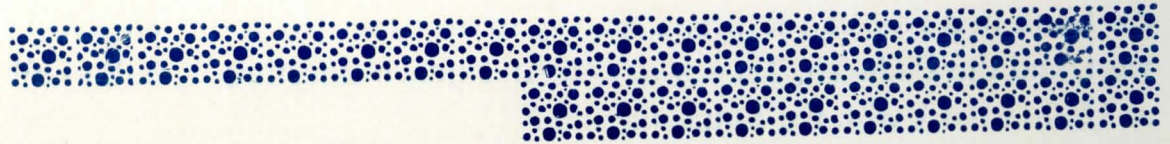
## Paints....

## Oils...Varnishes...

Painters'  
and Artists'  
Materials

---

Brushes and  
Window Glass



410 Broadway.....

PADUCAH.....KENTUCKY



Elevated above the Ohio river she lies on a plain unbroken by any abruptions and sweeping smooth and level back to the hills five miles away. A slight natural elevation affords abundant natural drainage. No city on the continent can boast such straight streets, laid out at right angles and paved with gravel, thus affording the most enjoyable driving. Abundant shade, well kept lawns, profuse with flowers, charm the eye and senses. In architecture the city is not behind the times. Modern business blocks and residences are visible everywhere, as evidence of which a glance through these pages will suffice. The progress of improvement has been thwarted from time to time by disasters of fire and storm, but the elements were not so cruel as the catastrophe of war, at the close of which most of the city had been reduced to ashes and her most useful buildings bombarded into fragments. Arising above these obstacles the Paducah of today claims a population of 23,000, and stands more proudly than ever, bidding the stranger welcome to the beauties of her industry, wealth and enterprise. Located on the great Ohio, just at the mouth of the Tennessee, and a few miles south of the mouth of the Cumberland, with the grand old Mississippi only fifty miles away; what better river shipping facilities could be arranged? Transportation by rail is affected by three lines, the Newport News and Mississippi Valley, forming a continuous line from Chesapeake Bay to California, the St. Louis and Paducah Railroad, leading to the Great Northwest, and the Paducah, Tennessee and Alabama, connecting at Hollow Rock with the Louisville and Nashville. By river, boats ply the Ohio, Tennessee and Cumberland rivers the year around, and competition between boat and rail makes freight rates very low.

## WHOLESALE INTERESTS

The wholesale interests of Paducah are represented by about fifty firms, which speak volumes for the enterprise and thrift of a town of only 23,000 inhabitants. The shipping facilities are so favorable, however, and the country contiguous is so well settled with flourishing communities that the opportunities are especially propitious for the jobbing of all kinds of goods. About 200 traveling men represent the jobbing interests of Paducah on the road. The railroad and river carriers make sharp competition in freight rates, and the favorable position of Paducah enables these two agencies to send their freights in all directions at an advantage over all other points in competition. The individual review of each of the following wholesale interests will give a good idea of the immense volume of jobbing done at this point.

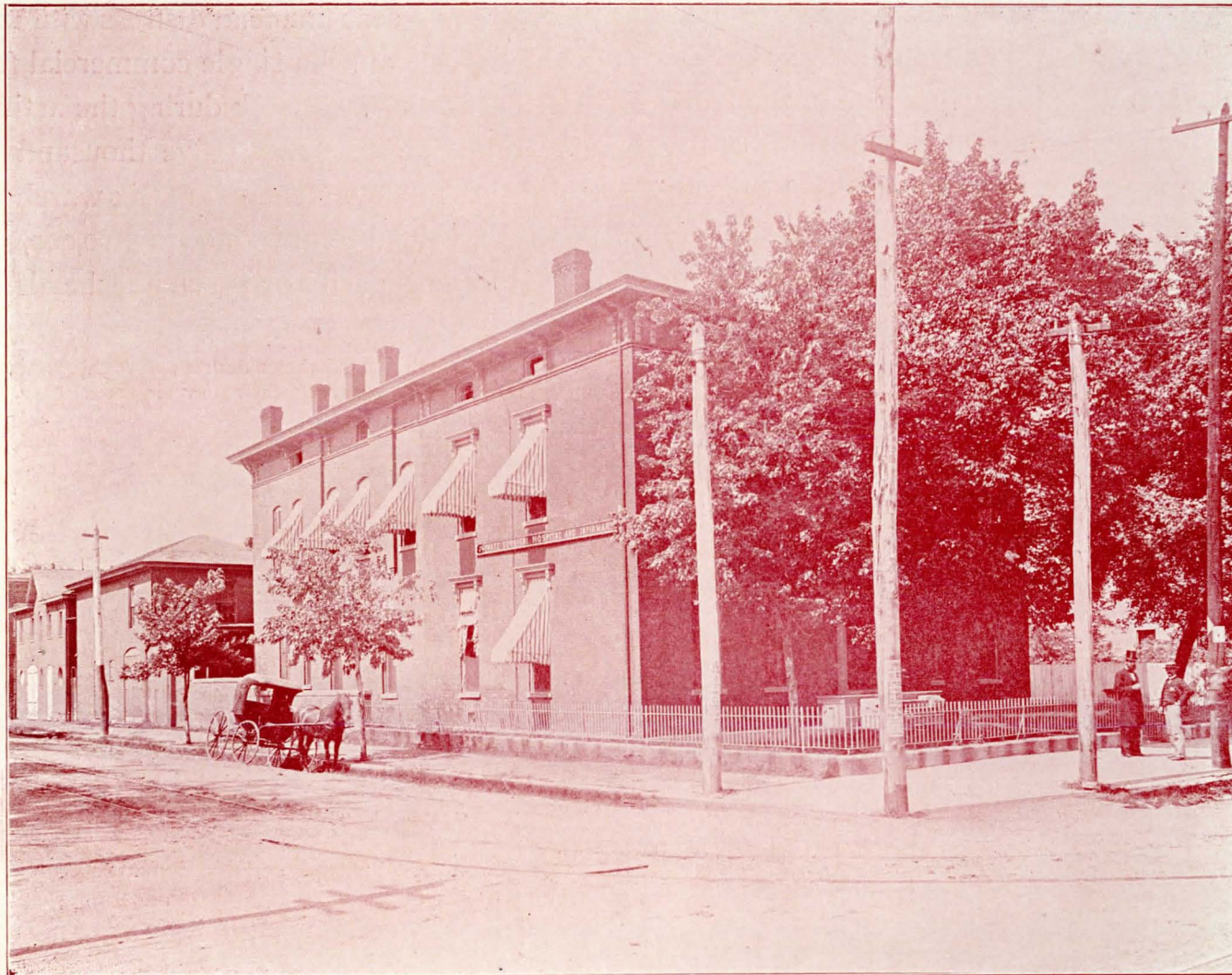
## THE TOBACCO INDUSTRY

The casual observer of Paducah's points of commercial worth would little think that modesty quartered in different parts of the business section of twenty or more severely business-like looking men are pulling and tugging through wire and mail at the great tobacco markets of the world. Owing to the push and enterprise of these workers in warehouse, office and field, Paducah holds place as the second largest tobacco market in Kentucky, a state known to be the largest producer of tobacco in the world, growing nearly half of all the tobacco raised in the United States. Of the exclusively dark tobacco markets of the state Paducah holds first place. In the tobacco circles of the country this is not only conceded for Paducah but regarded enviously, and if possible by fair means or trick of trade to wrench from her



# The Boyd-White Private Surgical Hospital and Infirmary

Selected at Paducah by the U. P. A. as the Infirmary for its Members



This institution is fully equipped and has better furnishings than any similar institution in the state. Two trained nurses in constant attendance, located Corner Broadway and Sixth Street, one block from Palmer House.  
Reference—F. E. LACK, State Sec'y, Kentucky Division T. P. A. and other state officers.



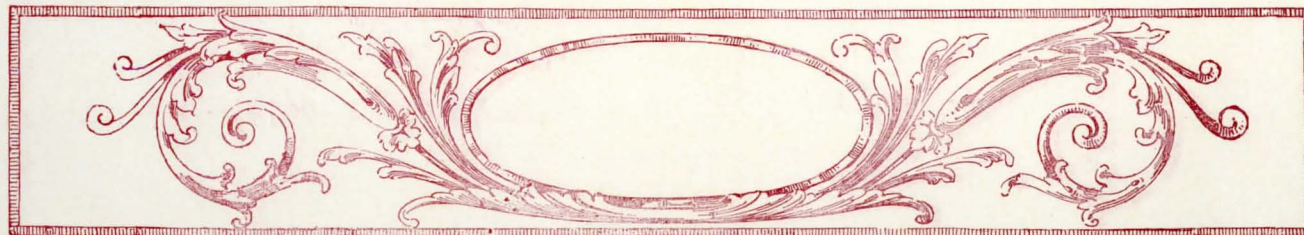
the laurels of her position Paducah competitors would have distanced her in the struggle of the past decade. As an inspection market for dark tobacco, Paducah today stands in the front ranks. Louisville and Cincinnati have both flourished under the patronage of the Burley growers, but have almost completely lost out on dark tobacco. The question of supremacy for sales of dark, heavy tobacco seems to have narrowed down to a race between Paducah and Clarksville. This competitor, however, must stay on her side of the fence or Paducah will be provoked to despoil her of some of her treasured business. Transactions in Paducah have been carried on with conservatism characteristic of Kentuckians, and the vicissitudes of trade that have overtaken some more southern markets have not been experienced here. Spirit and snap, conceded to be the effervescence of business, do not amount to much, however, when it comes to dealing with

the cool and calculating blood of Northern Europe, and hence the advantage that accrues to Paducah's conservatism. Foreign buyers have learned by experience to depend upon the honesty of Paducah's inspection.

There is no doubt that the tobacco interests must be credited with having been the backbone that carried Paducah through the recent financial distress with the proud record of not having sustained a single commercial failure, bringing to the local banks each week during the active part of the season from fifty to seventy-five thousand dollars worth of European money. There are six warehouse structures in Paducah, valued from \$90,000 to \$100,000, and with an aggregate storage capacity of 15,000 hogsheads.

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NOTE—The author of this sketch desires to make his acknowledgments to Messrs. Dilday & Van Senden for the use of their souvenir, dated 1894, which contains much useful historical information.





# PALMER

OPPOSITE  
POST  
OFFICE

CHARLES REED  
PROPRIETOR

# HOUSE



PASSENGER  
ELEVATOR.  
HEATED BY  
STEAM

PADUCAH  
KY.

Rates \$2.00, \$2.50, \$3.00

## THE QUEEN & CRESCENT ROUTE

Vestibuled Limited Trains  
to Southern Towns  
and Cities. A fine trip  
for summer outing through  
the Blue Grass region, the  
great Cumberland Plateau  
and to far famed  
Lookout Mountain.  
The historic battlefields of  
CHICKAMAUGA,  
Mission Ridge and  
LOOKOUT  
MOUNTAIN.  
Cool and invigorating air,  
unequaled scenery,  
good hotels.

Low reduced rates via the Queen  
& Crescent Route now on sale from  
cities and villages of the North.

Write to W. C. Rinearson, Gen'l  
Pass'r Agent, Cincinnati, for illus-  
trated and descriptive matter.



# Kentucky Division

OF THE

## Travelers Protective Association of America

\*\*\*\*\*



POST "A," AT PADUCAH is a wide awake and hustling organization that we like to put forward as representative of this city. This Post which has drawn together nearly 300 members in less than three years, was organized on July 29th, 1893, with nearly thirty members.

This is but one detachment in that grand army of commercial travelers, numbering hundreds of thousands, whose members are dropping from every train that stops at every town in the United States, armed with anything from a grip to a dray full of trunks.

They dispense samples and goods, information and good cheer from ocean to ocean and from the Canadas to the Gulf with unflagging zeal and industry, and as among them the spirit of true "comaraderie" is found it was very natural that the Travelers' Protective Association should spring up for mutual protection and organized union.

The Paducah Post has one of the handsomest head-

quarters in the country. It is situated one block from the Post office and Palmer House, on Broadway between Fourth and Fifth streets.

There the Post assembles on the second Saturday of each month.

Post A also has a side degree, "which, however, is not compulsory," but affords a great deal of amusement and pleasure to those who are members, and with occasional banquets, etc., it helps to pass many enjoyable evenings during the summer and winter months.

Among the members of Post A are included many of Paducah's leading business men who do more, as they travel over the country, to sound the praises of Paducah and extend its business connections than car loads of reading matter ever could.

With natural pride in the city of their post and in their organization, they extend to all T. P. A.'s and commercial travelers a cordial invitation to visit their rooms when in the city.



PADUCAH

J. T. CLEMENTS

R. W. CLEMENTS

J. H. CLEMENTS

# CLEMENTS BROS.

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♣♣ Lumber

MANUFACTURERS OF

SASH, DOORS  
BLINDS  
MOULDINGS

LONG STEAMBOAT LUMBER  
A SPECIALTY



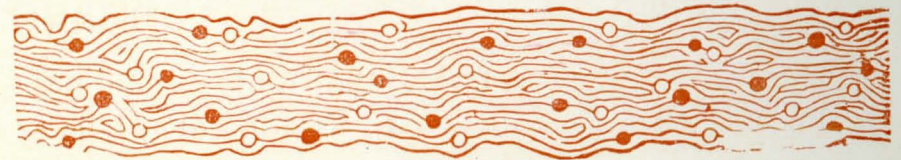
MEYERS STREET

PADUGAH, KY.

GEO. C. WALLACE  
D. J. GREGORY  
O. L. GREGORY

# WALLACE AND GREGORY BROS. --- ---

SUCCESSORS TO  
JOS. L. FRIEDMAN & CO.



VINEGARS  
AND ♣♣♣♣♣♣♣♣  
CIDERS ♣♣

PADUCAH, KENTUCKY



## Kentucky State Officers, T. P. A. of A.

---

H. L. WEIL, President (Dreyfuss & Weil), Paducah, Ky.

V. H. ENGLEHART, 1st Vice-President (Engelhart & Son), Louisville, Ky.

J. GILMOUR, 2d Vice-President (J. Gilmour), Owensboro, Ky.

JAS. P. SMITH, 3d Vice-President, Paducah, Ky.

G. L. SEHON, 4th Vice-President, Louisville, Ky.

J. S. DAVIS, Paducah, Ky.

F. E. Lack, Sec. and Treas. (E. P. Gilson & Co.), Paducah, Ky.

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W. I. LEVY, Paducah, Ky.

E. LACKEY, Paducah, Ky.

A. R. GROUSE, Paducah, Ky.

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*Chairman Press Committee*—H. TANDY, Paducah, Ky.

*Chairman Railroad Committee*—H. H. BECKMANN, Louisville, Ky.

*Chairman Legislative Committee*—J. S. COOK, Paducah, Ky.



PADUCAH

C. L. Brunson & Co.

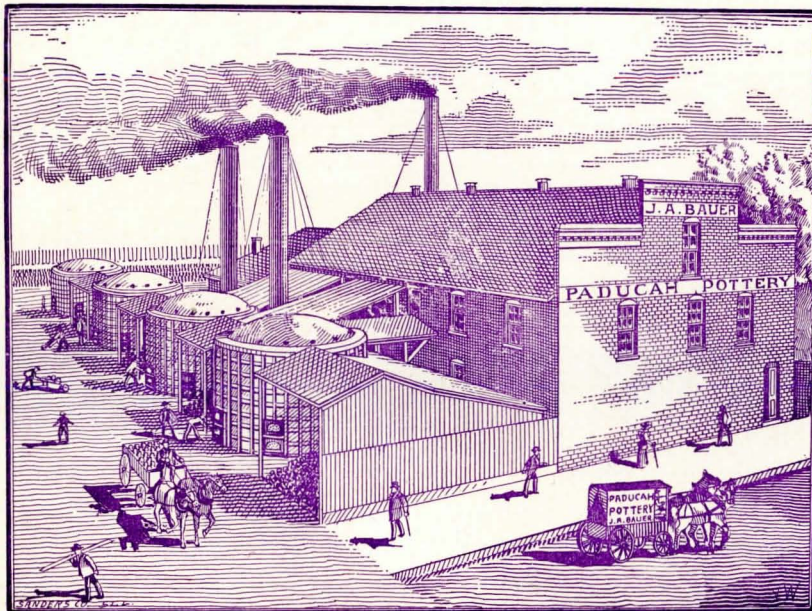
Growers of Choice Cut  
Flowers and Plants

Telephone 167  
Rowland Place  
Paducah, Ky.

J. A. BAUER

MANUFACTURER OF

STONEWARE, FRUIT JARS  
FLOWER POTS, ETC.



GARDEN AND FLOWER  
VASES

CORNER 7th AND TRIMBLE  
STREETS

PADUCAH, KY.

JOHN GILBERT, President

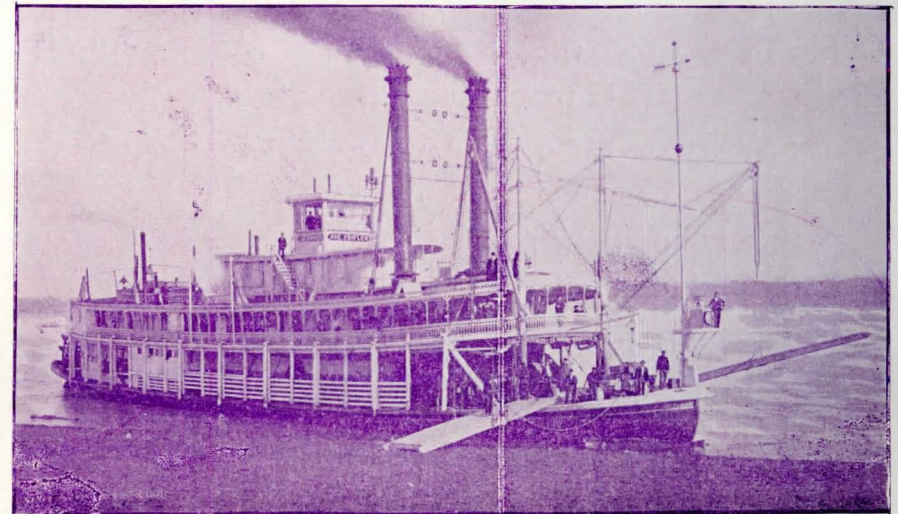
J. H. FOWLER, Superintendent

G. C. CRUMBAUGH Secretary  
S. A. FOWLER, Gen'l Freight Agent

EVANSVILLE, PADUCAH AND CAIRO PACKET LINE

OPERATED BY

**Tennessee and Ohio River Transportation  
Company**



INCORPORATED

GENERAL OFFICES, PADUCAH, KENTUCKY

Leaves Evansville for Paducah 4:30 p. m.

Leaves Paducah for Evansville 10:00 a. m.

Leaves Paducah for Cairo 8:00 a. m.

Leaves Cairo for Paducah 5:00 p. m.

DAILY EXCEPT SUNDAY



# LABORS OF THE COMMERCIAL TRAVELERS

\*\*\*\*\*



In the life-work of the commercial traveler there are two features deserving of consideration. One involves the character and importance of his labor, the other his sacrifices and compensations.

Upon his energy and ability the fortunes of the largest as well as the less prominent, mercantile and manufacturing enterprises rest. He is their trusted and most responsible representative. He goes forth to build up and maintain the great business operations of those whom he represents. He directs the flow of a thousand streams of trade to a central point, without which the business interests of his employers would languish. He touches new fields of trade, and they become sources of great profit to the merchant, who sits in his luxurious office and directs the movements of his representatives. He must be a man of special qualifications, accurate and quick judgment, unconquerable energy, always genial and engaging in his manner, whether overtaken by disaster or encouraged by success.

He may be the representative of a single establishment only, and yet he is the most valuable factor in the trade of a whole city; because he is practically the agent of every industry and every merchant in it. It is not sufficient that his knowledge should only extend to the line of goods in which he deals, but he must be informed upon every subject relating to the city he represents.

To accomplish all this the commercial traveler makes great sacrifices. He surrenders the large portion of his home

life and leaves his wife and children to depend upon others for social enjoyment. He sends them his love and salary, but is seldom with them to enjoy the great and inestimable privileges of his family circle. At all seasons of the year, whether in sunshine or in storm, he must be on the alert, and in addition to his samples he must bear the constant burden of care and responsibility.

To travel almost without ceasing—sometimes in fine railway carriages, then upon freight trains; often in stages and again on horseback or in open conveyances, at all times of day and night; then hurrying from the train to a good or indifferent hotel, sleeping and eating with a rush, making calls on customers, and either in sickness or health, travel-worn, tired, depressed or hopeful, be the same genial, cordial gentleman always—are among the sacrifices that shorten the active lives of commercial travelers. If discouragement or disappointment overtakes him he must not show it. If his wife or any of his little ones are ill, he must press the sad news back to his heart, because commerce and trade demand his best efforts.

These are some of the experiences of the commercial traveler in building fortunes for the enjoyment of others, while at the end of his career his salary and percentages have usually been absorbed for the support of his family. His compensation has been inadequate to provide for the future. In advancing age or in case of death, his condition appeals strongly to those who have been enriched and are surrounded with comforts and luxuries through his labors.



GEO. O. HART, President  
H. R. HANK, Secretary  
GEO. B. HART, V-Pres't and Treas.

## Geo. O. Hart & Son Hardware and Stove Co.

INCORPORATED

JOBBER OF

Hardware, Iron and  
Stoves  
Tinware  
and Blacksmiths  
Material

303-305-307  
North  
Broadway PADUCAH, KY.

## THE FORKED-DEER TOBACCO WORKS



### Smith & Scott

MANUFACTURERS OF THE  
CELEBRATED

"FORKED-DEER" and "PRIDE OF  
DIXIE" TOBACCOS

PADUCAH, KENTUCKY

GEO. C. THOMPSON, President  
ED. L. ATKINS, Cashier

## THE AMERICAN GERMAN NATIONAL BANK

PADUCAH  
KENTUCKY

ELBRIDGE PALMER  
E. E. BELL

## Ohio River Spoke and Rim Company

MANUFACTURERS OF

## WHEEL MATERIAL

Club turned Hickory  
Spokes and  
Sawed Hickory Rim  
Strips  
A Specialty

PADUCAH, KY.

## PADUCAH

M. BLOOM, President

T. J. ATKINS, Treasurer

WM. BORNEMANN, Secretary

## Paducah Ice Company

INCORPORATED

Daily Ice making capacity, 75 tons  
Daily Cold storage capacity, 30 tons

Ice made of distilled river water and in tanks  
weighing 106-108 lbs.

## Langstaff-Orm Manufacturing Co.

GEO. LANGSTAFF, JR., President  
H. M. ORM, Vice President  
GEO. LANGSTAFF, Sec'y  
H. W. RANKIN, Treasurer

INCORPORATED

MANUFACTURERS OF

## LUMBER.. Sash, Doors, Blinds



BEAT THIS AND TAKE THE HORNS, 10,571 FT. OF  
1 INCH POPLAR BOARDS CUT IN 61 1/2 MINUTES BY ONE  
76 INCH CIRCULAR SAW ON MAY 19, 1977

Long Steamboat Lumber  
A Specialty

No. 438 South Second  
Street

PADUCAH, KENTUCKY



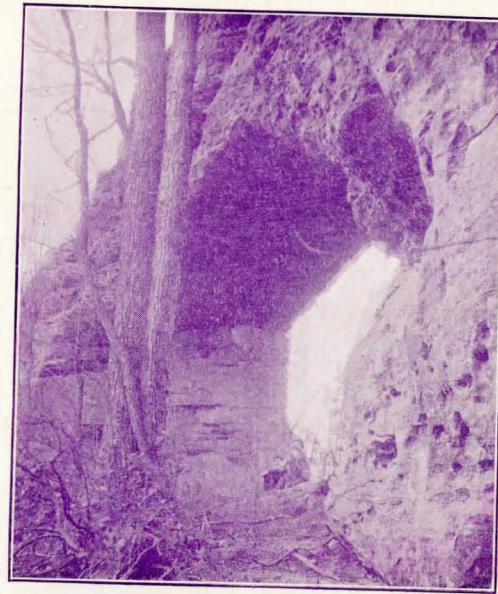
# LEXINGTON

**T**HIS enterprising and beautiful city, which is the natural depot for the immense resources of Central and Eastern Kentucky, is located on the town fork of Elkhorn river, in Fayette County, of which it is the judicial seat, 94 miles east of Louisville, and 79 from Covington, and presents an extremely attractive appearance, its streets being broad and well paved and studded with handsome business blocks and private residences. The city has never been more progressive and alive than at present; street railways, telephones, electric lights, electric street cars, electric patrol and messenger service; also a free mail delivery and chamber of commerce. There is a magnificent court house, which cost \$150,000, in the

rotunda of which stands Joel T. Hart's famous statue of "Woman Triumphant;" an opera house built at a cost of \$50,000, with a seating capacity of 1,400; a new government

building and postoffice at a cost of \$130,000. It is especially celebrated for its educational institutions, foremost among which are the Kentucky University, the State College of Kentucky, Sayre Female Institute, St. Catherine's Academy, Hamilton Female College, 5 public school buildings for whites and 4 for colored. The remains of many of the most illustrious men of the State are interred in the cemetery here, which is one of the most beautiful in the

United States. and a fine monument erected in memory of Henry Clay, the eminent statesman, is here. Eighteen white churches and 13 colored, representing the various religious



Natural Bridge, Kentucky, on Lexington & Eastern Railway.

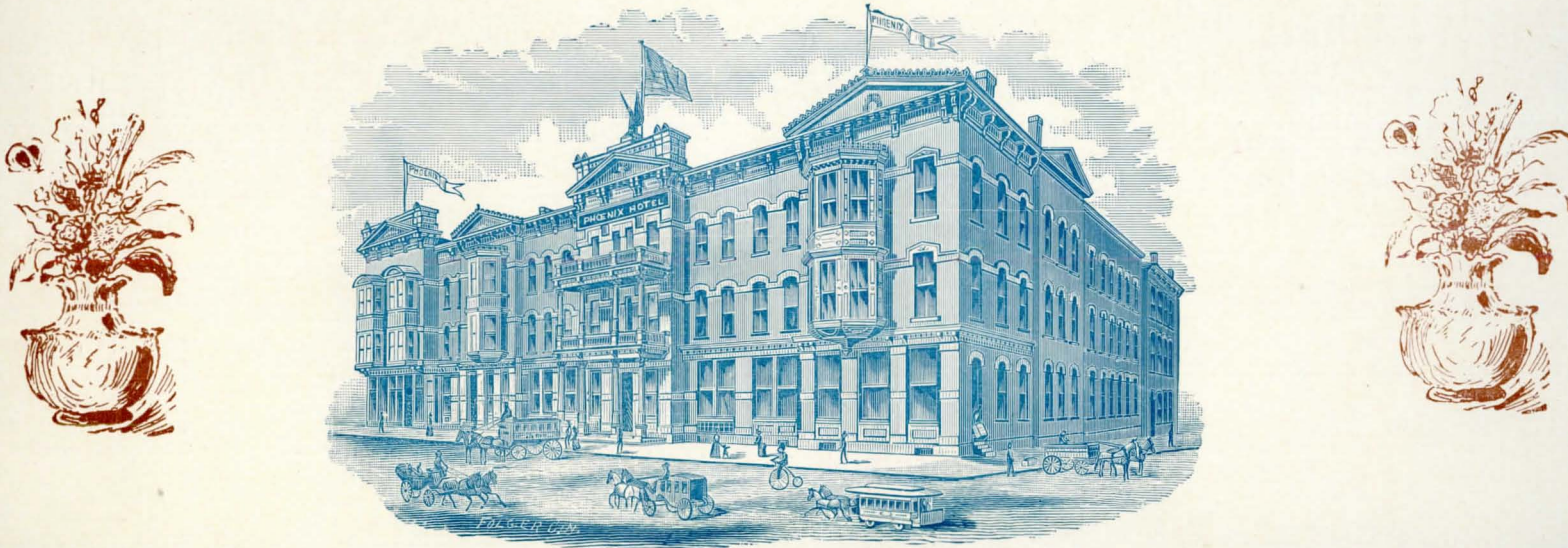


LEXINGTON

CHAS. SEELBACH  
MANAGER

# PHOENIX HOTEL

LEXINGTON  
KENTUCKY



THE  
COMMERCIAL  
TRAVELERS  
HEADQUARTERS

AND ONE OF THE BEST HOTELS IN THE  
SOUTH AND THE ONLY STRICTLY  
FIRST-CLASS ONE IN  
LEXINGTON

RATES  
**\$2.50 AND \$3.00**  
PER DAY AND SPECIAL RATES



denominations, are sustained. The city contains 12 banks and 2 safety vault trust companies; 9 newspapers, viz.: Transcript (daily and weekly), Press (daily and weekly), Leader (daily and weekly), Gazette (semi-weekly and weekly), Live Stock Record, Stock Farm, Blue Grass Blade, Trades Journal, Kentucky Soldier, and four college papers. Its railroad facilities are unsurpassed, the following lines centering here and radiating to all points: Kentucky Central, Maysville branch of Kentucky Central, Cincinnati Southern, Louisville Southern, Kentucky Union, Newport News & Mississippi Valley, Louisville & Nashville, and Electric Belt Line. Lexington claims one of the most successful agricultural and

mechanical associations in the State. At its annual fairs, which are held the last Tuesday in August, the displays of Kentucky products of all descriptions are superb, and the exhibition of fine live stock, for which the Blue Grass region is so celebrated, cannot be surpassed. The Kentucky Association, being the oldest racing association in the West, holds spring and fall meetings; the Kentucky Trotting Horse Breeders' Association also having fall meetings. The annual sales of horses in Lexington will aggregate two million dollars. Express, Adams and United States. Telegraph, Western Union. Population, 40,000.





LEXINGTON  
STEAM.....  
LAUNDRY

J. M. WILLIAMS, PROP.



Kentucky  
Steam  
Laundry

Tripton & Croppen, Props.



## National Officers T. P. A. of A. ... 1895-96

---

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*Attorney*—HENRY T. KENT, St. Louis, Mo.

**National Headquarters—St. Louis, Mo.**



ESTABLISHED 1780

**WARNING:** Beware of fraudulent Imitations and Refilled Bottles. All genuine Distillery Bottling of

**OLD PEPPER WHISKEY**

which is guaranteed absolutely the purest and best in the world, bears the following unbroken signature on the "JAS. E. PEPPER & CO." back Caution Label and across the stopper . . . . .

Distillers and Bottlers.

LEXINGTON, KY.

JAMES E. PEPPER, is the only one bearing the name, who has been engaged in the distillery business, in this country for more than 25 years.

A HINT TO THE WISE IS SUFFICIENT.

**OLD ELK.....**

**Stoll, Vannatta & Co.**

INCORPORATED

**DISTILLERS**

Lexington, - - - Kentucky.

**LELAND HOTEL**

\*\*\*\*\*

Two Squares  
from Depots

\*\*\*\*\*



LEXINGTON, KY.

\*\*\*\*\*

On Street  
Car Line

\*\*\*\*\*

Only Hotel  
in the City with

**STEAM HEAT** in every room  
and a

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Large Sample Rooms  
Commercial Rates \$2.00

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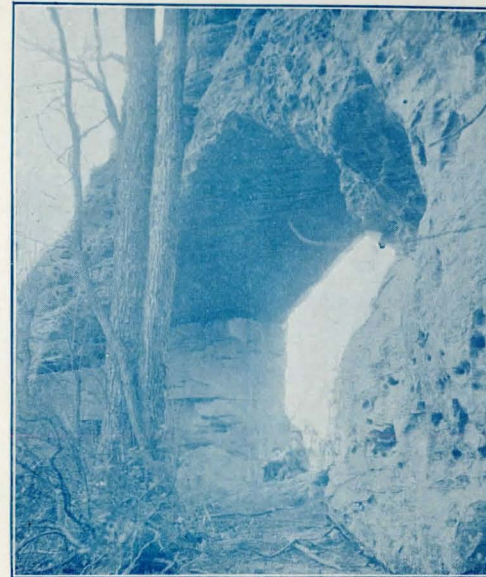
Formerly with Phoenix Hotel

**Lexington and Eastern Railway Co.**

President. .... H. C. McDOWELL  
Vice-Pres. and Gen'l Manager..... J. D. LIVINGSTON  
Secretary and Gen'l Solicitor..... ARTHUR CARY  
Treasurer and Auditor..... GEO. COPLAND  
Gen'l Passenger and Freight Agent..... CHAS. SCOTT

General Offices, LEXINGTON, KY.

**The Ideal Mountain Route of Kentucky**



NATURAL BRIDGE,  
TORRENT,  
GRAINING BLOCK CANON  
AND  
FORKS OF KENTUCKY RIVER

are unexcelled for grandure of scenery.

J. Will. McCormick

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**LEXINGTON LUMBER & MANUFACTURING CO.**

Manufacturers and Dealers in

**Rough and Dressed Lumber**

Yard, Office and Factory

327 East Main St., at C. & O. R. R. Crossing.

PHONE 156.



# Frankfort

Capital of the Blue Grass State



the seat of government of the State of Kentucky, and is situated on the north and south sides of the Kentucky river, in Franklin county, 65 miles from Louisville. It is upon the branch line of the Louisville & Nashville Railroad to Lexington, and is the western terminus of the Kentucky Midland Railway, completed to Paris, and to be continued to Virginia connections. By these lines it has easy and frequent connection with the great trunk lines to the north, east and south. The Kentucky river is navigable to points far above Frankfort, and regular lines of steamers ply its waters, carrying both freight and passengers. The population, according to the census of 1895, was 12,290. There are 6 banks, 2 daily and 3 weekly newspapers, 10 elegant church buildings, excellent public schools for white and colored pupils, numerous first-class private schools, and a State Normal School for the training of colored teachers. The business of the city, while principally of a retail character, is large, and conducted by men of public spirit and energy. In the vicinity are several stock farms, from which have come some of the fastest trotters on the turf, and the stables of which contain some of the best blooded horses in the State. The manufacturing industries are varied and extensive, and a large trade is done with the surrounding country. Exp., Adams and U. S. Tel., W. U. Telephone communication.



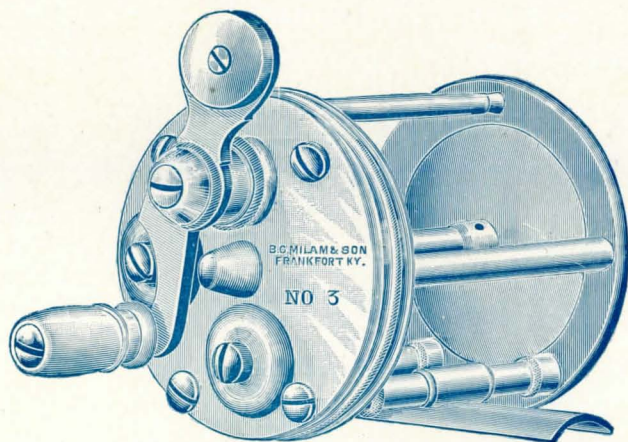


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MADE FROM

*Superior* Selected Winter Wheat

MILAM'S REEL Frankfort  
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The Standard for Sixty Years.

In use by thousands of leading sportsmen. Perfect in construction, elegant in appearance, and most durable in the world.

B. C. MILAM & SON,  
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FOR  
O. F. C.  
WHISKY

Frankfort, Ky.

KENTUCKY MIDLAND  
RAILWAY

Frankfort, Kentucky.

Connects at Georgetown for Cincinnati.  
Connects at Georgetown for Lexington and the South.  
Connects at Georgetown for Versailles and Shelbyville.  
Connects at Paris for Winchester and Richmond.  
Connects at Paris for Maysville.

C. D. BERCAW, G. P. A.



# Owensboro



HE northern terminus of the O. & L. Ry., on the L., St. L. & T., and O., F. of R. & G. R. R. Ry's located on the Ohio river, 150 miles below Louisville. Was selected as the county seat of Daviess county tn 1815, and named in honor of Col. Abram Owen, one of the early pioneers of this section. This city is beautifully laid out, and contains some fine business blocks and private residences, and is lighted by gas. The Westinghouse electric light is also in use here. Water works on the Holly system. Among the features of the place are 3 hotels, 3 daily and weekly newspapers, 9 banks, 15 churches, good schools (high and normal), flour mills, several carriage and wagon shops, brick yards, a foundry and machine shop, planing and saw mills, a handle factory; 19 distilleries in the county manufacture 500 barrels per day. The tobacco interest is large, many stemmeries being in operation here and 18,000,000 pounds being shipped annually. Coal and iron are mined, and valuable marble quarries are being profitably worked in the vicinity. The wholesale trade of the city is extensive, this place being the supply point for the adjacent country. Exp., Adams, Southern and U. S. Tel., W. U. Telephonic communication with surrounding towns. The free delivery system is in operation at the postoffice here. Population, 15,000.



JOHN GILMOUR, PREST.

# GILMOUR BROS. Co.

(INCORPORATED)

MANUFACTURERS  
OF

## PLUG AND TWIST TOBACCO

LONG TIME  
.....SMOKINGGUARANTEED 3  
YEARS OLD

OWENSBORO, KY.

T. A. PEDLEY, PRES.

J. G. BURCH, MGR.

## PEOPLE'S TRANSFER Co.

OWENSBORO, KY.,

(Successors to Morgan Hulsey &amp; Co., and Owensboro Transfer Co.)

CHECKMEN ON ALL TRAINS ENTERING THE CITY.

Hacks and Baggage Wagons meet all Trains. Only Transfer Company in Owensboro properly equipped for handling Passengers and Baggage.

Our Checkmen will gladly furnish you with rates and information.  
Report complaints direct to headquarters.

Office and Stables, 118 E. Third Street.

EQUITABLE RATES  
FAIR TREATMENT  
Telephone 170.

## Owensboro Wagon Co. (INCORPORATED)

MANUFACTURERS OF

### The "Owensboro" Wagons DRAYS AND DUMP CARTS.

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We want you to stop and think, before buying, of the advantages to be had in an "Owensboro" Wagon. It has stood every test, filled every requirement and in the face of the most earnest efforts of all other wagon makers to equal it

### IT STANDS WITHOUT A RIVAL.

Buy the "Owensboro" Farm Wagon and you are absolutely certain to get just what you want.

Manufactured by Owensboro Wagon Co.  
OWENSBORO, KY.

### "R. Monarch" AND "Kentucky Club"

## Pure Whiskies.

Genuine Only when Bottled in this  
Style Package.

Put up in Quarts, Pints and One-Half Pints

Ask your Dealer for these Brands. If he  
hasn't them, write us

## R. MONARCH BOTTLING CO.

OWENSBORO, KY.





## Henderson

**H**IS flourishing city, the judicial seat of the county of same name, is situated on the south bank of the Ohio river, ten miles south of Evansville, Ind., and midway between Louisville and Cairo, Ill., on the L. & N., the L., St. L. & T. and the O. V. Rys, 145 miles from Nashville, Tenn., 171 from St. Louis, Mo., and is the central point in navigation of a number of river routes, among them the Ohio, Mississippi, Wabash, Cumberland and Tennessee. It is also a point of landing for regular lines of steamers, connecting Cincinnati and Louisville with Memphis and New Orleans, as well as for smaller boats, which are constantly arriving and departing. There are 16 large stemmeries, a carriage and buggy factory, two large hominy and grist mills, one planing and two sawmills, an ice factory, a woolen mill, two distilleries, foundry and machine shops, two plug tobacco factories, a brewery, two brickyards, four banks, three newspapers, good hotels, an opera house and one of the largest cotton factories in the south, employing 600 hands. The city is lighted with gas and employs a regular police force. It has an excellent system of water works, erected at a cost of \$100,000. The water works and gas works are owned by the city, and water and gas are furnished consumers at the lowest rates, and both are a source of revenue to the city. Its public school building cost \$55,000, and is complete in all respects. The great iron bridge over the Ohio river is one of the largest of its kind, and is making Henderson a railroad center, assuring the future prosperity of the city. Tel., W. U. and B. & O. Exp., Adams, Southern and U. S. Population, 15,000.

## Hopkinsville

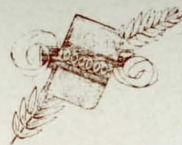
**I**N Christian county, of which it is the judicial seat. This the largest wheat and tobacco producing county in the State, and ranks third in point of population. It is on the Town or west fork of Little river, extending almost to the east fork of the same, a distance of 1½ miles. The country north contains inexhaustible stores of coal and iron, besides large belts of timber. It is a station on the St. L., E. & N. line L. & N. R. R., 71 miles from Nashville, Tenn., 84 from Evansville, Ind., and 175 from Louisville. The city has made rapid progress during the past few years, and is one of the largest tobacco markets in the State. There are 9 churches, and education is represented by a free graded school, a male college and one for females, also one for the colored people. The principal manufacturing interests are 2 flouring mills, 1 planing mill, 2 carriage factories, 1 plow and wagon shop, 4 tobacco rehandling houses and 2 stemmeries, 4 weekly and 1 daily newspapers, 4 banks, 1 ice factory, 1 foundry and a very thorough representation of the minor trades and professions. The city has an efficient fire department and a gas company. There are 2 hotels here, near the business portion of the city. The city is lighted with gas. Tel. W. U. Exp., Southern. Population, 7,000. John W. Breathitt, postmaster.





HENDERSON

# MARSTALL FURNITURE CO



MANUFACTURERS OF



a  
complete  
line  
of **Oak Wardrobes  
Sideboards**

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**HENDERSON, KY.**

Equipped with all  
Latest Machinery

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First-Class Work

## Eclipse Laundry AND Dye Works

SCHLAMP & KLEIDERER  
PROPRIETORS

7 AND 9 S. MAIN

Henderson, Ky.

HOPKINSVILLE

# "RED DUKE"

BEST OF ALL

SMOKING TOBACCOS



CHEWING BRANDS

Kentucky Diamond Twist, Choice Greenville, Old  
Kentucky Greenville, Ringer Plug, Spokane  
Twist, Ring Leader Twist.

SMOKING BRANDS--Red Duke, Old Joe.

MANUFACTURED BY

**HOPKINSVILLE TOBACCO MFG. CO.**

Hopkinsville, Ky.

FOR SALE BY ALL JOBBERS.



# What the T. P. A. has done



The following are among the achievements of the Travelers Protective Association

- 1 It has secured a decision in the Supreme Court of the United States *against the constitutionality* of the so-called "Drummers' License Tax," which was imposed by fifteen States, three Territories and the District of Columbia.
- 2 It has secured for members better hotel accommodations, with the free privileges of sample rooms, at a reduction from general rates.
- 3 It has obtained reduced rates from 'bus and transportation companies in many States for members.
- 4 It has influenced the issuance of a 5,000-mile book by the Lake Shore, Michigan Southern and Wisconsin Central system, good over nearly fifty lines of railway.
- 5 It has influenced the issuance of week end tickets from a large number of western railway companies, enabling members to leave for home Saturday night and return Monday morning at one fare for round trip.
- 6 It has secured from the Iron Mountain and Cotton Belt railroads a concession of  $\frac{1}{2}$ c. per mile from former mileage rates.
- 7 A great many railroads are now issuing 1,000-mile tickets at 2c. per mile, owing to the influence of the T. P. A.
- 8 It has provided a \$5,000 accident insurance policy for each of its members, and pays its members \$25.00 weekly indemnity in case of disability from accident. All its benefits being limited to a fixed cost of \$10.00 per annum to members.
- 9 It succeeded in having passed by Congress a bill amending the Inter-State Commerce Law, granting railroad companies the privilege to allow commercial travelers to carry 300 pounds of baggage instead of 150 pounds.
- 10 It has succeeded in having passed by Congress a bill (H. R. 3291) amending the Inter-State Commerce Law, allowing railroads to place on sale a 5000 mile universal interchangeable mileage book at 2c. per mile. This bill will save thousands of dollars annually to merchants and manufacturers.
- 11 It has organized and established thirty-two state divisions in thirty-two states, on the federal plan, and is now the grandest, most influential, active and enthusiastic body of commercial travelers in the world.
- 12 Its membership co-operates with all Commercial interests, and helps to build up the business of every State and City in which the Association has an organization. It has no interests which are not identical with those of the manufacturers, merchants and transportation companies.



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